

SPOTLIGHT

JANUARY 2022



REFERRALS UP THE TRUST FACTOR



Steve Greer
Chief Executive Officer
American Income Life &
National Income Life Divisions

A brand is no longer what we tell the consumer it is. It is what consumers tell each other it is. – Scott Cook (Co-founder, Intuit)

Do you ask for referrals during each presentation you make, and work those leads? Do you offer a career opportunity with AIL-NILICO before leaving the home or ending each Zoom presentation? If you're not taking advantage of the opportunity created by each of these sections of the Needs-Based Presentation, you're leaving money on the table.

Referrals continue to be our strongest lead type, tied with Policy Owner Service (POS) leads, each with a 48 percent close ratio.

The tiebreaker is the average ALP per sale. Referral leads are the winners, generating an average of \$1,070, compared to an average of \$846 per POS sale. All lead types deserve attention, of course, but with such a clear advantage that is entirely in control of each agent, why not pursue the leads that tend to pay more while you work a little less hard?

In his book *Beyond Referrals*, author Bill Cates calls referral selling a perpetual revenue system, and it's true. Other lead sources grow your sales in a linear pattern, one sale at a time but referral selling creates exponential growth where one client can lead to two, two to four, etc. His data supports our findings that referral selling leads to a faster sales process, easier closes, bigger sales, and a big one – fewer price objections.

Referral selling is successful because of the inherent trust factor. You already have street cred because your potential client was given an inside tip from a friend or family member that you did right by them – and that's the key. You have to ask for referrals, and for your clients to give them to you, they must be satisfied. The degree of their satisfaction will influence the number of referrals they give you.

What does personal recruiting have to do with referrals? It's the same thing in reverse; it's you giving someone a referral to our company. We always talk about how personal recruits tend to do better faster and stay longer, and it's that same trust factor. But, it's not all one-sided.

According to Executive Vice President Domenico Bertini, "The data is strong in favor of agents who personally recruit agents into the company." In a report on agent retention from April 2014 through November 2021, 42.25 percent of agents who recruited at least one personal recruit are still with the Company. Knowing that personal recruiting is a definite advantage to the recruiter is what led to the "Starting 10." At a recruit's final interview, candidates have an opportunity to bring 10 people they know into the company before their licensing process starts. Once the agent meets the requirements, the regular Personal Recruiting bonus kicks in.

Now that you know a bit more about the benefits of referral selling and personal recruiting, why wouldn't you take advantage of the opportunities available to you through the sales presentation? Be #ALLIN on asking for sales referrals, and referring sales talent to our company every time you make a presentation. 🌟

SPOTLIGHT

ARC.AllLife.com/Spotlight.aspx
A monthly publication spotlighting top producers of American Income Life and National Income Life

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NEWS

JANUARY 2022

VOL. 55 NO. 1

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: 73.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Monday 2/21 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Thursday 2/24**. eApp business excluded from the 7 day hold should be uploaded by **Monday 2/28 before 4:30 p.m. CST** to count for **February** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$9,304,014

in total BONUSES were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Pages 44-52**.

\$8,503,702

in total November RENEWALS were paid out in December to 5,502 total agents.

RECORD BREAKER



\$911,722
YTD Net ALP

DANIEL PARAVISINI
Veteran Producer
AO

SPOTLIGHT DIGITAL
is now on the web!
Spotlight.AILAgents.com

Username: **AIL** | Password: **allin2022!**

See your SGA or manager if you need assistance.

*** Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2022 Awards Presentation are: the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2022 Convention Qualifications online at ARC.AllLife.com or ARC.NILife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at Caesars Palace in Las Vegas, Nevada. The convention will be held May 4-7, 2022.**



LOOK FOR ME!

ANNIVERSARIES

30 YEARS OF SERVICE Tom Williams, SGA	George Murry, PR Ruth Randall, AGT	7 YEARS OF SERVICE Omar Billy, RGA	Jennifer Ragan, RGA Iris Saavedra, SGA	Suely Bodart, MGA Jeffrey Borkowski, AGT	Taiah Bailey, MGA Jesus Barajas, AGT	Payton Kellogg-Clarke, SA Peter Ko, GA	Mary Wickwire, SA 1 YEAR OF SERVICE	LaCrystal Davis, AGT Stephen Davis, GA	Arnaldo Ingles, SA Andrew Jeans, SA	Ronke Olusegun, GA Tyler Ortiz, MGA	Justin Sasano, SA Jennifer Savino, SA
23 YEARS OF SERVICE Bobby Gujral, RGA	Anna Senra, GA Peer Shmelzer, GA	Timothy Copenhaver, AGT Eugene Garcia, RGA	Shannon Stroud, AGT John Zwald, AGT	Stephanie Burghardt, GA Sean Byler, MGA	Kimbria Bracey, GA Brandon Brown, SA	Benci Lavorini, GA Thor Leighton, MGA	Brandy Alfieri, AGT Christof Ambrosios, AGT	Yaremi Daza Moros, AGT Alfredo Daniel De La Cruz, AGT	Chad Johnson, SA Franklin Johnson, SA	Nelson Osio Cruz, AGT Luis Osorio Bello, MGA	Jarrel Sawyers, SA Francesca Scala, GA
21 YEARS OF SERVICE Krissa Hensley, PR	Judy Spade, PR	Nicholas Gasparro, MGA Thomas Huynh, GA	4 YEARS OF SERVICE Adrienne Bragas, RGA	Leah-Anne Campbell, AGT Brandon Campinelli, SA	Alexandra Bumford, AGT Annabelle Busia, AGT	Katherine Lim, GA William Lin, MGA	Danielle Anderson, SA Andreina Atencio Prado, MGA	Reagan Edwards, SA Zakaria Elgahmi, SA	Alfred Jones, AGT Amaris Jones, GA	Dorian Pacheco, AGT David Pagano, AGT	Candice Seabrooks, GA Ishmael Sharif, SA
20 YEARS OF SERVICE Erica Dalager, PR	Howard Dotson, AGT	Dawid Liniewski, AGT Brody Maughan-Evanson, RGA	Gregory Caldwell, GA Justin Campbell, SA	Mark Helton, MGA Jasmin Hidalgo, SA	Jacob Campbell, AGT Katlynn Carver, GA	Victor Liu, SA Diana Loza Sanchez, SA	Alexis Atkinson, AGT Joyce Badame, AGT	Cayla Ellenberger, MGA Troy Farrin, SA	Beverly Jones, AGT Trisha Jones, SA	Tarik Parker, AGT Evon Parkes, AGT	Michelle Shaw, AGT Sharon Simpson, AGT
18 YEARS OF SERVICE David Wang, RGA	Aaron Haynes, AGT	Willy Moyer, RGA Angelique Piquion, GA	Justin Campbell, SA Julie Childs, AGT	Henry Jacobs, GA Demetrius James, AGT	Willy Castillo, AGT Tyler Church, MGA	Jose Baptista, SA Maria Elisa Moros Ojeda, MGA	Jose Baptista, SA Juanita Barlow, AGT	Kevin Figueroa, AGT Draey Fogg, SA	Narmeen Khadair, AGT Lawrence Kolar, AGT	Adalberto Paz Villalobos, AGT Matthew Pechey, SA	Chloe Snow, SA Mark Stephen, AGT
16 YEARS OF SERVICE Zach Hart, SGA	Erin Allen, RGA	Darcy Schrieber, RGA Ryan Witham, RGA	Jessica Daniels, MGA Steven Dell, RGA	Michael Jang, GA Kyle Jones, SA	Jose Collazo, MGA Jonathan Collins, SA	Ashley Mysza, GA Michael Newcomer, SA	Veronica Bashbush, AGT Amber Benson, AGT	Kelly Ford, AGT Jill Fordriek, SA	Keegan Kullby, AGT Marcos Leal, SA	Gabriela Perez, SA Angela Perez-Gomez, GA	Debra Stiles, AGT Vanessa Suiter, AGT
15 YEARS OF SERVICE Ryan Stenglein, RGA	Elyse Bryan, MGA	John Bernet, MGA Donna Bodine, SA	Steven Dell, RGA Marissa Ellis, SA	Kenrick Ledoux, AGT Nella Lejeune, SA	Angelique Dahl, AGT Ariane Davis, GA	Josefina Moya, SA Josefina Moya, SA	Jayson Bern, AGT Casey Biggers, GA	Kalief Frank-Cohen, AGT Charles Gangloff, SA	Vanessa Mabry-Jordan, SA Steven Maislin, AGT	David Pilcher, AGT Christian Pinera, AGT	Carly Sullivan, AGT Patrick Sullivan, SA
14 YEARS OF SERVICE Thomas Tulowiecki, AGT	Pamela Faircloth, AGT	Donna Bodine, SA Brenda Fox, RGA	Everett Farr, AGT Tina Fu, SA	Henry Jacobs, GA Demetrius James, AGT	Michael Dennis, SA Sharon Eckenrod, GA	Josefina Moya, SA Josefina Moya, SA	Michael Bizzarro, AGT Andreja Boensch, AGT	Samantha Garcia, SA Karla Garcia, AGT	Lucas Poznak, SA Ligia Quevedo, AGT	Patrick Sullivan, AGT Irene Porras, AGT	Corey Williams, AGT Sandra Tabagari, AGT
13 YEARS OF SERVICE Devin Phillips, AGT	Oscar Gastelum, GA	Karima Hartani, GA Evelyn Howell, SA	Everett Farr, AGT Tina Fu, SA	Demetrius James, AGT Timothy Miller, SA	Sharon Eckenrod, GA Nesrine El Hassan, SA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Larry Garrett, AGT Armita Ghalandar, GA	Carlos Marin, AGT Paola Marin, AGT	Steven Maislin, AGT Kauatoa Makau, SA	Maziar Taghdiri, SA Sonya Tamarchenko, GA
12 YEARS OF SERVICE Michael Vasu, SGA	Paul Kelly, RGA	John Lamere, RGA Demitrius Lucas, MGA	Tina Fu, SA Hasan Ghazal, RGA	Timothy Miller, SA Suzanne Moroney, GA	Nesrine El Hassan, SA Aiyanna Epps, AGT	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	John Goddard, AGT Christopher Graves, GA	Erica Ragin, AGT Andrea Ramirez, AGT	Lucas Poznak, SA Ligia Quevedo, AGT	Corey Williams, AGT Sandra Tabagari, AGT
11 YEARS OF SERVICE Jackie Alston, AGT	Elyse Bryan, MGA	Kerry Zorns, MGA David Carpenter, RGA	Hasan Ghazal, RGA Damen Hartwick, MGA	Suzanne Moroney, GA Shannon Moses, AGT	Aiyanna Epps, AGT Karyn Flury, AGT	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
10 YEARS OF SERVICE Mark Beckford, SGA	Pamela Faircloth, AGT	David Carpenter, RGA Hector Giron-Soto, AGT	Damen Hartwick, MGA Kellie Hoffman, SA	Shannon Moses, AGT Edmond Obodai, AGT	Karyn Flury, AGT Stacie Freye, SA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
9 YEARS OF SERVICE Dustin Dunbar, RGA	Glenn Arakawa, MGA	Hector Giron-Soto, AGT Walter Icaza, RGA	Kellie Hoffman, SA Jessie Holland, GA	Edmond Obodai, AGT John Orr, GA	Stacie Freye, SA Elaine Gamble, AGT	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
8 YEARS OF SERVICE Lee Jeffers, RGA	Anacleto Arevalo, RGA	Walter Icaza, RGA Kristina Joachim, MGA	Jessie Holland, GA Mark Kurzenoerfer, AGT	John Orr, GA Jean-Marie Otiom, SA	Elaine Gamble, AGT Kendrick Greene, GA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
7 YEARS OF SERVICE AshLynn Ormg, SGA	Lisa Bennett, PR	Kristina Joachim, MGA Kevin Kennedy, MGA	Mark Kurzenoerfer, AGT Alyssa Libby, MGA	Jean-Marie Otiom, SA Christina Pinnock, AGT	Kendrick Greene, GA Joshua Hammond, SA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
6 YEARS OF SERVICE Mark Flemm, PR	Meaghan Krecsko, RGA	Kevin Kennedy, MGA Justin Thompson, SA	Alyssa Libby, MGA Ameenah Little, MGA	Christina Pinnock, AGT Mark Reilly, MGA	Joshua Hammond, SA Montana Hanson, SA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
5 YEARS OF SERVICE Nicholas Lorence, SGA	Erikka Michaels, GA	Justin Thompson, SA Crystal Vairetta, MGA	Ameenah Little, MGA Rielly Maher, RGA	Mark Reilly, MGA Katy Rivera, GA	Montana Hanson, SA Chalisa Holmes, MGA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
4 YEARS OF SERVICE Amanda Mlinaz, PR	Erikka Michaels, GA	Crystal Vairetta, MGA Chase Miller, RGA	Rielly Maher, RGA Joseph Mocer, MGA	Katy Rivera, GA Carel Smith, AGT	Chalisa Holmes, MGA Joshua Hosenbold, SA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
3 YEARS OF SERVICE Katherine Pratt, PR	Glenn Arakawa, MGA	Chase Miller, RGA Laurence Moore, GA	Joseph Mocer, MGA Alec Seibold, MGA	Carel Smith, AGT Antonino Taormina, MGA	Joshua Hosenbold, SA Gabriel Hurst, SA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
2 YEARS OF SERVICE Maria Diring, AGT	Anacleto Arevalo, RGA	Laurence Moore, GA Deborah Noga, SA	Alec Seibold, MGA Jeffrey A Smith, RGA	Antonino Taormina, MGA Henderson Torrealba Jaimas, GA	Gabriel Hurst, SA Nasir Imodagbe, SA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
1 YEAR OF SERVICE Dianna Lueke, PR	Adem Abdula, RGA	Deborah Noga, SA Cody Nykoliation, MGA	Jeffrey A Smith, RGA Nathan Stuck, GA	Henderson Torrealba Jaimas, GA Chilynn Acevedo, RGA	Nasir Imodagbe, SA Victor Jadoo, GA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
1 YEAR OF SERVICE Aaron Parks, RGA	Tiffany Babin-Washington, RGA	Cody Nykoliation, MGA Andrew Pierce, SA	Nathan Stuck, GA Justin Thompson, SA	Chilynn Acevedo, RGA Bradley Allen, SA	Victor Jadoo, GA Nicolas Jaroslavsky, SA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
1 YEAR OF SERVICE Jessica Wilhite, MGA	Bradley Christiansen, GA	Andrew Pierce, SA Nicole Preston, RGA	Justin Thompson, SA Crystal Vairetta, MGA	Bradley Allen, SA	Nicolas Jaroslavsky, SA Ryan Jarvie, GA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
1 YEAR OF SERVICE Murray Nagler, SA	Tucker Gregor, RGA	Nicole Preston, RGA	Crystal Vairetta, MGA Chabeli Aguiar Nodal, MGA		Ryan Jarvie, GA Jonathan Villa, SA	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
1 YEAR OF SERVICE Hunter Houvener, MGA	Danny Juskiw, MGA		Chabeli Aguiar Nodal, MGA		Jonathan Villa, SA Scott Whitford, AGT	Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT
1 YEAR OF SERVICE James Keefer, AGT	Andrea Kessler, AGT		Chabeli Aguiar Nodal, MGA			Josefina Moya, SA Josefina Moya, SA	Michael Bolton, AGT Rebecca Boyd, AGT	Christopher Graves, GA Tampala Green, AGT	Justis Mendez, AGT Jordan A Miller, SA	Erica Ragin, AGT Andrea Ramirez, AGT	Corey Williams, AGT Sandra Tabagari, AGT

PROMOTIONS

REGIONAL GENERAL AGENT Adrain Alfred	Justin Maska Vincent Meyer	Laurence Moore Pretoria Samuel	Marissa Goodman Cedar Hansen	57.5% GENERAL AGENT Shayden Rasheed	Hector Cruz Frederik Diaz Mata	Sara Nathman Antonio Ordonez	Jennifer Bragg William Brewer	Heather Fowler Annette Friend Dietsch	Nathaniel Magda Jehu Matthews	Isanny Rosario Abreu Dariya Rossignol	Natela Washington Jennifer Webb
Helgi Bistochett Navarro	Paul Miller	Lauren Smalley	Sean Hansen	65% SUPERVISING AGENT Sami Atari	Amy Durr	Madelanne Padron	Vincent Brown	Sherrie Garrett	Brett Maurice	Julie Schwab	Leonard Westfall
Jean M Joseph	Madison Morgain	Darius Thomas	Bendu Jackson	Flor Bartolo	Victoria Perea	Ryan Carswell	Ryan Carswell	Jason Gibson	Davonte McClam	Joshua Shoosmith	Arshad White
Victoria Lewis	Kaylee Smith	Edgar Velasquez Romero	Chris Lewis	Kevin Beaver	Yojan Saez Hernandez	Peter Chango	Peter Chango	Carlos Giron	Michael McCourry	Ethan Silva	Kelsey Whittaker
Jovanie Scarlett	Jesse Tarr	James Wagner	Chris Lewis	Kevin Beaver	Flor Bartolo	Dylan Sharp	Peter Chango	Terrell Gray	Sydney McNeal	Camy Smith	Darron Wright
Kendall Wilson	Jesse Tarr	James Wagner	Chris Lewis	Kevin Beaver	Flor Bartolo	Dylan Sharp	Peter Chango	Terrell Gray	Sydney McNeal	Camy Smith	Darron Wright
MASTER GENERAL AGENT Matthew Abdo	Gianni Toma	67.5% GENERAL AGENT Jacquelyn Arce	Dominic Meehan	Charles Biggers	Kevin Beaver	Steve Torres	Ana Cimarosti	Marshall Habba	Melissa Moore	Steven Smith	Srinivas Yerraganti
Amanda Ashley	Charles Williams	Mohamad Awdi	Bradley Blumenshine	Bradley Blumenshine	Kevin Beaver	Carl Weydeman	Anthony Clement	Michael Hawkins	Jasmine Moreno	Sara Stewart	Darius Yousif
Jessica Daniels	John Wirkus	Mohamad Awdi	Jordan Brooks	Bradley Blumenshine	Kevin Beaver	Carl Weydeman	Anthony Clement	Jillian Hildebrand	Micaiah Morrison	Alessandro Succurro	52.5% SUPERVISING AGENT
Kenson Delva	John Wirkus	Enoch Baiden-Nimene	Jordan Brooks	Bradley Blumenshine	Kevin Beaver	Carl Weydeman	Anthony Clement	Denasha Hill	Connor O'Leary	Clayton Sullivan	Nicole Marie Oliver
Shonda Duckett	John Wirkus	Enoch Baiden-Nimene	Jordan Brooks	Bradley Blumenshine	Kevin Beaver	Carl Weydeman	Anthony Clement	Cynthia Hoelt	Ashley Olson	Terrance Sweat	Sean Piha
Andrew Elledge	John Wirkus	Enoch Baiden-Nimene	Jordan Brooks	Bradley Blumenshine	Kevin Beaver	Carl Weydeman	Anthony Clement	Cynthia Hoelt	Ashley Olson	Terrance Sweat	Sean Piha
Derek Helmer	John Wirkus	Enoch Baiden-Nimene	Jordan Brooks	Bradley Blumenshine	Kevin Beaver	Carl Weydeman	Anthony Clement	Cynthia Hoelt	Ashley Olson	Terrance Sweat	Sean Piha
Ayana Hill	John Wirkus	Enoch Baiden-Nimene	Jordan Brooks	Bradley Blumenshine	Kevin Beaver	Carl Weydeman	Anthony Clement	Cynthia Hoelt	Ashley Olson	Terrance Sweat	Sean Piha
Colin Kowet	John Wirkus	Enoch Baiden-Nimene	Jordan Brooks	Bradley Blumenshine	Kevin Beaver	Carl Weydeman	Anthony Clement	Cynthia Hoelt	Ashley Olson	Terrance Sweat	Sean Piha

PLAYING THE HAND YOU'RE DEALT



Jason Beckman
Division Vice President
PR Field Operations

There are 52 unique cards in a standard deck of cards. Each card holds a different numerical value with a suit representing a different meaning. If you count up the numerical value of a whole pack of cards – assuming 11 for a Jack, 12 for a Queen, and 13 for a King – you reach 364, which, with the addition of one for the Joker makes 365, the number of days in the year.

The four suits have also been known to be read as symbols of society and human energy: Clubs representing both the peasantry and achievement through work; Diamonds, the merchant class and the excitement of wealth creation; Hearts, the clergy, and the struggle to achieve inner joy; Spades, the warrior class institutionalized into the nobility and the fractious problems of life.

Just as there are 52 cards in a deck of cards, there are 52 weeks in a year. The great thing about your career at AIL-NILICO is that you have 100% absolute control over the mindset, attitude, and activity with which you play each card in your deck.

Will you decide to play a Club and become the next rags-to-riches story that found financial freedom for your family while helping other families protect their legacy through our additional insurance programs?

Will you play a Diamond and build the foundation of your business with renewals on both the PR and agency sides of our business? #MiracleofRenewals

How about putting a Heart into play? Protecting Working Families and Making Tomorrow Better is what we do. Our inner joy as a Company comes from every claim check we pay to a family who has lost a loved one.

Or, will you throw down a Spade? It takes a road (Zoom) warrior with a commitment to serving others to be successful in this business, especially when it seems that nothing else in the world seems to align with your vision.

There will be some weeks where every star aligns, you go ALL IN, and you

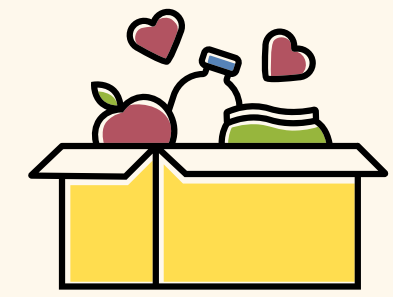
win big. There will be other weeks where you raise the stakes on your career and bet heavily on yourself with more wins than losses. And, there will be weeks where the no's far outweigh the yeses and you call; you may even decide to check, depending on the circumstances. Regardless of the hand you've been dealt, never fold. There are too many people counting on you to Make Tomorrow Better! 🙌



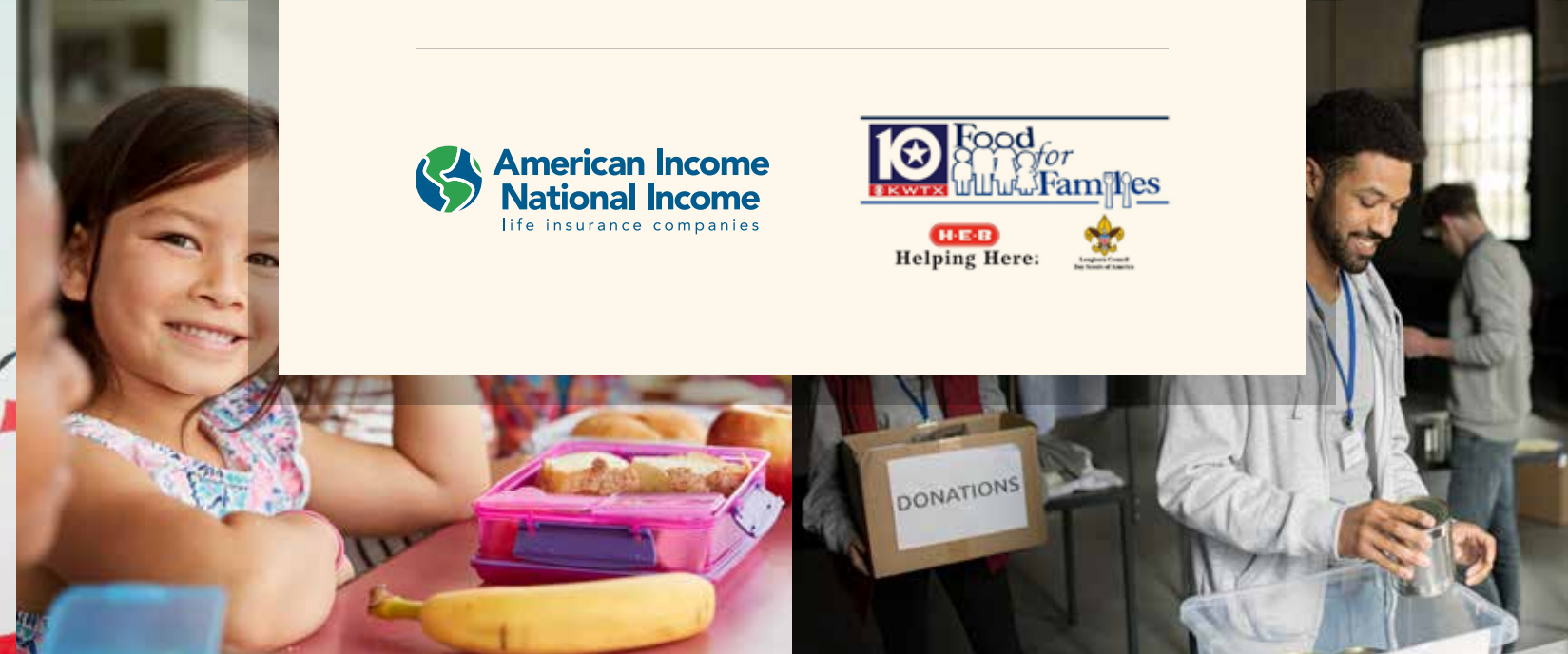
2021 Food for Families Chairman Cup Winner!

It's official! American Income Life/National Income Life has earned the Chairman's Cup award for being the largest contributor to the 2021 Food for Families annual food drive. Last November, AIL/NILICO employees collectively donated 74,157 pounds of food to the charity benefiting food pantries in the Central Texas area. This was the twelfth year of participation and the eighth Chairman's Cup awarded to AIL/NILICO, which speaks volumes about the compassion, generosity, and incredible strength of our work family.

Thank you once again for making a difference in the lives of those in need. Together we *Make Tomorrow Better.*



74,157
POUNDS OF
FOOD DONATED



NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Frederik Diaz Mata	4	Richardson Latino Division	Luis Barbaresco Garcia	2	Richardson Latino Division	Abigail Burke	2	Theodore Pappas
Lisa Phillips	2	AO	Gustavo Cardenas Gonzalez	2	Richardson Latino Division	Lamarcus Jackson	2	Ernest Powell
Kevin Yeager	2	AO	Carlos Frias Caraballo	2	Richardson Latino Division	Kiley Aviles	2	Michael Vasu
Charles Gangloff	2	Denis-Michael Catalano	Johan Tabares Gordillo	2	Richardson Latino Division	Mayra Rivas	2	Michael Vasu
Charlie Bermudez	2	Hemerson Gonzalez	Edgar Velasquez Romero	2	Richardson Latino Division			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Yania Tineo Soto	25	Richardson Latino Division	Daniel Umbertone	3	AO	Johnny Ly	3	Giglione-Ackerman
Mark Neilson	4	AO	Samuel Artzis	3	AO-Lorence	Helgi Bistochoett Navarro	3	Richardson Latino Division
Chilynn Acevedo	4	Fisher-Zuzick	Steven Dell	3	Simon Arias	Patrycja Grudzinska	3	Sabrina Lloyd
Victoria Lewis	4	Ernest Powell	Saury Espaillat	3	Ryan Bisanz	Duane Shaw	3	Sabrina Lloyd
Adrain Alfred	4	Michael Vasu	Maria Martinez	3	Capozucca-H-W	Ashley Clarke	3	Ernest Powell
Johnny Fuller	4	John Young	Raul Rojas	3	Jose Carvajal	Krystal Walters	3	Blake Ralston
Anizabeth Parra Gonzalez	3	Adel Al Choufi Naim	Erin Allen	3	Richard Correa	Clayton Slaughter	3	Michael Vasu
Bobby Hamilton	3	AO	Joshua Goodman	3	Richard Correa	Taulant Bane	3	Dustin Venekamp
Asiguy Haugabook	3	AO	Gabriela Sime	3	Fisher-Zuzick	Jovanie Scarlett	3	Weatherspoon-Harris

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Luis Barbaresco Garcia	8	Richardson Latino Division	Justin Schmidt	2	AO	Jonathan Ballard	2	Brett Gryska
Edgar Velasquez Romero	5	Richardson Latino Division	Jozef Tinaj	2	AO	Ragih Murshed	2	Zach Hart
Jonathan Collins	4	Ernest Powell	Thomas Wright	2	AO	Shiv Patel	2	Sabrina Lloyd
Carole Idolphine	3	AO	Derya Ekren	2	Simon Arias	Katie Stahulak	2	Sabrina Lloyd
Eddie Gonzales	3	Jose Carvajal	Tyra Grant	2	Simon Arias	Sonya Martin	2	London Nelson
Kaia Pirazzini	3	Richard Correa	Spencer Kozej	2	Simon Arias	Marvin Gonzalez	2	Theodore Pappas
Kimbria Bracey	3	Ernest Powell	Kristel Paredes Garcia	2	Capozucca-H-W	Candace Williams	2	Ernest Powell
Tecole Smith	3	Michael Vasu	Hugo Flores	2	Cohen-Velasquez	Mariah Luquin Botello	2	Saavedra-Longino
Elio Gomez	2	Adel Al Choufi Naim	Alexander Gross	2	Richard Correa	Avion Johnson	2	S-S-Bendure-Hartwig
Vanessa Farias	2	AO	Grant Hefler	2	Laura Fisher	Ervin Metaj	2	Dustin Venekamp
Jillian Getz	2	AO	Michael Santos	2	Fisher-Zuzick	Armita Ghalandar	2	Weatherspoon-Harris
Minh Phung	2	AO	Alejandra Ramos	2	Hemerson Gonzalez			

RGA

NAME	#	SGA
Helgi Bistochoett Navarro	22	Richardson Latino Division

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY

RECRUITING PROGRAM

TOP RECRUITING AGENTS** DECEMBER

TOTAL LEGACY RECRUITERS: 313

TOTAL LEGACY RECRUITS: 418



Tysen Banks
6 Recruits
Tiffany Wagner



Astrid Castrillon
6 Recruits
Hemerson Gonzalez



Ashley Clarke
5 Recruits
Ernest Powell



Steven Counts
5 Recruits
S-S-Parks-Salvaggi



Ahmed Kassem
5 Recruits
Zach Hart

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS		
Tysen Banks	6	Leanne Erney	3	Mohammed Elkhathib	2	Michael McLaughlin	2	Jessica Kay	2	Chase Miller	2	Michael Santos	2	Jessica Kay	2	Michael Santos	2		
Astrid Castrillon	6	Kevin Gillum	3	Brianna Frierson	2	Chase Miller	2	Michael Santos	2	Jessica Miller	2	James Sherwood	2	James Sherwood	2	Nicholas Smith	2	Elvis Tinaj	2
Ashley Clarke	5	Peter Kwiatkowski	3	Rosmery Gomez Castillo	2	Jessica Miller	2	James Sherwood	2	Julio Mirabal Vielma	2	Nicholas Smith	2	De'Carleon Townsend	2	Daniel Umbertone	2	Juan Urribarri	2
Steven Counts	5	April Lee	3	Lori Hamel Johnson	2	Mariana Morales	2	Elvis Tinaj	2	Maria Papilago	2	De'Carleon Townsend	2	Daniel Umbertone	2	Juan Urribarri	2	Nataly Zeitoune	2
Ahmed Kassem	5	Mark Neilson	3	Donald Hollen	2	Ali Musa	2	De'Carleon Townsend	2	Aaron Music	2	Daniel Umbertone	2	Juan Urribarri	2	Nataly Zeitoune	2		
Jandy Perez	5	Jorge Villamizar Cedeno	3	Matthew Hunsberger	2	Ali Musa	2	De'Carleon Townsend	2	Aaron Music	2	Daniel Umbertone	2	Juan Urribarri	2	Nataly Zeitoune	2		
Luis Barbaresco Garcia	4	Jennifer Webb	3	Dylan Jackson	2	Aaron Music	2	Daniel Umbertone	2	Lamaricus Jackson	2	Juan Urribarri	2	Nataly Zeitoune	2				
Brent Bowling	4	Dairon Arbona Fonseca	2	Christie Jauch	2	Lamaricus Jackson	2	Juan Urribarri	2	Christie Jauch	2	Bryson Verrelli	2						
Derek Burnett	4	Samuel Artzis	2	Trenton Osborne	2	Christie Jauch	2	Bryson Verrelli	2	Trenton Osborne	2	Nataly Zeitoune	2						
John Tong	4	Tomarus Burks	2	María Papilago	2	María Papilago	2	Nataly Zeitoune	2	Lisa Phillips	2								
Tiffany Babin-Washington	3	Jairo Cabrera Rojas	2	Perrin Knight	2	Lisa Phillips	2			Daniel Prinzo	2								
Matthew Cartwright	3	Lucinda Crenshaw	2	Luis Lamb	2	Daniel Prinzo	2			Daryuztka Rodriguez Balza	2								
Nicholas Chuma	3	Frederik Diaz Mata	2	Conor Markins	2	Daryuztka Rodriguez Balza	2			Juan Romero Sanchez	2								
Miriam Contreras	3	Derya Ekren	2	Montana McDonald	2	Juan Romero Sanchez	2												

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: 2,518

TOTAL LEGACY RECRUITS: 4,820

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS			
Astrid Castrillon	77	Arthur Thomas	10	Ransley Vazquez	8	Mariana Morales	7	Tommy Conard	6	Tommy Conard	6	Veronica Coval	6	Tommy Conard	6	Veronica Coval	6	Tommy Conard	6			
Adam Wheeler	23	Alexis De Santi	9	Felix Villasmil Briceno	8	Austen Oakes	7	Veronica Coval	6	Veronica Coval	6	Nelson Desmond	6	Nelson Desmond	6	Hollie Eilers	6	Hollie Eilers	6	Nelson Desmond	6	
Ryan Fickert	21	Rosmery Gomez Castillo	9	Luis Barbaresco Garcia	7	Daniel Prinzo	7	Nelson Desmond	6	Hollie Eilers	6	Derek Foore	6	Derek Foore	6	Yelineth Godoy Latuff	6	Yelineth Godoy Latuff	6	Derek Foore	6	
Jessica Kay	21	Marsei Hogan	9	London Burnett	7	David Ramirez-Benitez	7	Hollie Eilers	6	Hollie Eilers	6	Derek Foore	6	Derek Foore	6	Kacie Schwartzfigure	7	Kacie Schwartzfigure	7	Tyler Sevilla	6	
Gregory Rudolph	21	Anizabeth Parra Gonzalez	9	Travis Carpenter	7	Joshua Reyes	7	Derek Foore	6	Derek Foore	6	Yelineth Godoy Latuff	6	Yelineth Godoy Latuff	6	Tyler Sevilla	6	Tyler Sevilla	6	Christie Jauch	6	
Nicholas Chuma	17	George Shafiek	9	Dalton Cassavoy	7	Kacie Schwartzfigure	7	Yelineth Godoy Latuff	6	Yelineth Godoy Latuff	6	Karima Hartani	6	Karima Hartani	6	Christie Jauch	6	Christie Jauch	6	Aliya Johansen	6	
Christina Shanno Baldwin	16	Mickey Adkins	8	Katherine Cogollo	7	Tyler Sevilla	7	Karima Hartani	6	Karima Hartani	6	Christie Jauch	6	Christie Jauch	6	Aliya Johansen	6	Jonathan Jones	6	Jonathan Jones	6	
David Carpenter	14	Samuel Artzis	8	Fernando Coiran	7	Sabrina Smith	7	Christie Jauch	6	Christie Jauch	6	Aliya Johansen	6	Aliya Johansen	6	Jonathan Jones	6	Paul Kelly	6	Paul Kelly	6	
Alma Lozano	14	Ethan Cooper	8	Matthew Conrad	7	Jeffrey Tillman	7	Aliya Johansen	6	Aliya Johansen	6	Jonathan Jones	6	Jonathan Jones	6	Paul Kelly	6	Cody Langston	6	Cody Langston	6	
Kimbria Bracey	12	Steven Counts	8	Bethany Evans	7	Daniel Umbertone	7	Jonathan Jones	6	Jonathan Jones	6	Paul Kelly	6	Paul Kelly	6	Cody Langston	6	Judith Lopez	6	Judith Lopez	6	
Carmen Pena Guedez	12	Erin Egyud	8	Daryl Graham	7	Kendall Wilson	7	Paul Kelly	6	Paul Kelly	6	Cody Langston	6	Cody Langston	6	Judith Lopez	6	Noe Perez	6	Noe Perez	6	
Tiffany Babin-Washington	11	Elijah Findley	8	Jenna Grla	7	Chilynn Acevedo	6	Cody Langston	6	Cody Langston	6	Judith Lopez	6	Judith Lopez	6	Noe Perez	6	Daniel Ramirez	6	Daniel Ramirez	6	
Jhon Escauriza Contreras	11	Mavrick Fredericks	8	Sierra Hartwig	7	Justin Adams	6	Judith Lopez	6	Judith Lopez	6	Mark Reilly	6	Mark Reilly	6	Ashley Rust	6	Ashley Rust	6	Ashley Rust	6	
Mario Hajro	11	Channing Gardner	8	Maria Hernandez	7	Susana Al Choufi Naim	6	Noe Perez	6	Noe Perez	6	Ryan Slone	6	Ryan Slone	6	Michael Santos	6	Michael Santos	6	Michael Santos	6	
Blake Tomblin	11	Alexander Gross	8	Mitchell Jeremiah	7	Havis Alvarado	6	Daniel Ramirez	6	Daniel Ramirez	6	Albert Serur	6	Albert Serur	6	Melinda Skinner	6	Melinda Skinner	6	Melinda Skinner	6	
Taulant Bane	10	Travis Kovach	8	Ahmed Kassem	7	Darrell Asbell	6	Ashley Rust	6	Ashley Rust	6	De'Carleon Townsend	6	De'Carleon Townsend	6	Michelle Speciale	6	Michelle Speciale	6	Michelle Speciale	6	
Ashley Clarke	10	Peter Kwiatkowski	8	Johnny Ly	7	Tysen Banks	6	Michael Santos	6	Michael Santos	6	Hugo Tigrera Gamboa	6	Hugo Tigrera Gamboa	6	Hugo Tigrera Gamboa	6	Hugo Tigrera Gamboa	6	Hugo Tigrera Gamboa	6	
Morgan Luptak	10	Joe Lewo	8	Mark Bernsdorff	6	Omar Billy	6	Melinda Skinner	6	Melinda Skinner	6											
Sherrie McCarty	10	Chase Miller	8	Mac Massengill	7	Brent Bowling	6	Michelle Speciale	6	Michelle Speciale	6											
Beau Minnick	10	Melissa Sidoti	8	Michael McKiernan	7	Brent Bowling	6	Hugo Tigrera Gamboa	6	Hugo Tigrera Gamboa	6											
Julian Navalta	10	Drake Smith	8	Maria Montoya	7	Javier Castillo	6	Hugo Tigrera Gamboa	6	Hugo Tigrera Gamboa	6											

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*



Mike Paragiou
S-S-Parks-Salvaggi
25 Recruits
PLATINUM



Joseph McCallister
Simon Arias
15 Recruits
GOLD



Steven Counts
S-S-Parks-Salvaggi
12 Recruits
SILVER



Derya Ekren
Simon Arias
12 Recruits
SILVER



Samuel Artzis
AO Lorence
11 Recruits
SILVER



Rosmery Gomez Castillo
Richardson Latino Division
10 Recruits
SILVER



Luis Barbaresco Garcia
Richardson Latino Division
7 Recruits
BRONZE



Mariana Morales
Sabrina Lloyd
6 Recruits
BRONZE



Michael Santos
Fisher-Zuzick
6 Recruits
BRONZE



Janna Alvarado
Jesus Romero
5 Recruits
BRONZE



Tysen Banks
Tiffany Wagner
5 Recruits
BRONZE



Nathaniel Bermes
Brian Schreiter
5 Recruits
BRONZE



Dalton Cassavoy
AO
5 Recruits
BRONZE



Tyler Church
Nick Moore
5 Recruits
BRONZE



Angelique Dahl
AO
5 Recruits
BRONZE



Karima Hartani
Kris Thieme
5 Recruits
BRONZE



Matthew Hunsberger
Tommy Vena
5 Recruits
BRONZE



Calvin Irving
Theodore Pappas
5 Recruits
BRONZE



Maria Montoya
Tom Williams
5 Recruits
BRONZE



Austen Oakes
Tommy Vena
5 Recruits
BRONZE



Malcolm Pasquier
Josh West
5 Recruits
BRONZE



Begona Patino-Lopez
Cisco Perez
5 Recruits
BRONZE



Jandy Perez
Tiffany Wagner
5 Recruits
BRONZE



Mark Reilly
AO
5 Recruits
BRONZE



Ryan Slone
Albert Serur
5 Recruits
BRONZE



De'Carleon Townsend
S-S-Parks-Salvaggi
5 Recruits
BRONZE

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

Q4 PR CONTRIBUTIONS

American Federation of Labor and Congress of Industrial Organizations — Contributions benefiting "Family Values at Work", "National Day Laborer Organizing Network", "Democracy Initiative", and "B-5 Foundation"

American Sustainable Business Council

BCTGM Local 252G — Strike Fund Support

BCTGM Local 374G — Strike Fund Support

BCTGM Local 3G — Strike Fund Support

BCTGM Local 50G — Strike Fund Support

Broadbent Institute — Sponsorship

Building & Construction Trades Department, AFL-CIO — Sponsorship

California Labor Federation AFL-CIO — Donation for Strike Assistance

Campaign for Migrant Worker Justice

Equal Voice Foundation — Sponsorship

Florida AFL-CIO — Donation for Strike Assistance

Food & Drug Council — Conference

FOP New Jersey — Event Sponsorship

IBT 25 — Sponsorship

Indiana AFL-CIO — Donation for Strike Assistance

International Association of Machinists and Aerospace Workers — Contribution benefiting "Pedal the Cause"

International Brotherhood of Teamsters — Convention & Raffle Prizes

IUOE 66 — Ad

Retail, Wholesale and Department Store Union — Contribution benefiting the "Jewish Labor Committee"

Jobs with Justice Education Fund — Auction Event Sponsorship & Ad

Kentucky AFL-CIO — Donation for Strike Assistance

LIUNA 183 — Ad

Massachusetts, AFL-CIO — Donation for Strike Assistance

National Council of Postal Credit Unions — Convention/Conference

Ohio AFL-CIO — Donation for Strike Assistance

Ontario Federation of Labour — Scholarship

Operation Christmas Cheer

Pride at Work — Contribution

Shoot for a Cure

South Central AFL-CIO — Donation for Strike Assistance

St. Louis Building and Construction Trades Council — Sponsorship

Tennessee AFL-CIO Labor Council — Donation for Strike Assistance

Tennessee Pipe Trades Association — Convention/Conference

Texas AFL-CIO — Golf Tournament Sponsorship & Donation

The Workmen's Circle — Contribution

UDWA AFSCME 3930 — Donation for Member in Need

International Brotherhood of Electrical Workers — Contribution benefiting "Union Sportsmen's Alliance"

UWUA 369 — Golf Tournament

WA State Council Of FF — Donation Benefiting their "Benevolent" Fund

United Mine Workers of America — Donation benefiting the "West Virginia University Foundation"



Love Beyond Words

No, we haven't gone all sappy on you.

Life HappensSM is a non-profit organization that provides unbiased information to consumers to help them make smart choices to help protect their loved ones. The group sponsors two life insurance campaigns each year: Life Insurance Awareness Month in September and Insure Your Love in February.

This year's IYL theme is **Love Beyond Words**. Love can be expressed in many ways: a knowing glance, a kind deed, shared memories, a thoughtful gift, or words of encouragement. Buying life insurance is an expression of love that goes beyond words. It shows loved ones – with certainty – that someone cares about protecting their future.

In this, the month of showing our love, remind your clients that in addition to being a sound financial decision, buying life insurance is also a meaningful way to say, "I love you."

Insure Your Love
by Life HappensSM

UPDATE



JACKSON, MS

American Income, in partnership with the Ernest Powell SGA office, donated \$15,000 to Mississippi Children's Museum. The mission of MCM is to create "unparalleled experiences to inspire excellence and a lifelong joy of learning."

MCM accomplishes its mission through hands-on, engaging exhibits and programs focusing on literacy, STEAM (science, technology, engineering, art, and math), and health and nutrition –the keys to helping children mature into healthy and productive adult learners.

MESA, AZ

American Income, in partnership with the Dustin Venekamp SGA office, donated \$15,000 to Arizona Brainfood (AZBrainfood). This organization's main program is providing weekend backpacks of child-friendly, user-friendly food for children in the greater Mesa/Scottsdale area who have been identified by school nurses, teachers, and other personnel as being at risk for hunger.

Dustin's office has supported AZBrainfood for several years and has been involved in numerous projects to benefit food-insecure kids.

BOSTON, MA & NEW YORK CITY

American Income and National Income Life, in partnership with the Albie Serur SGA office, donated \$15,000 to Tunnel to Towers Foundation. T2Towers honors the sacrifice of firefighter Stephen Siller who laid down his life to save others on September 11, 2001. The organization also honors military and first responders who continue to make the supreme sacrifice of life and limb for our country.

Albie's office was a sponsor for footrace events in Boston and NYC.



MCKINNEY, TX

Members of AIL/NILICO's Public Relations Team volunteered their time at the 2022 PR Global Meeting in support of Operation Gratitude. Volunteers wrote 350 thank-you cards for first responders and deployed servicemen and women and assembled 200 stuffed Battalion Buddy teddy bears for the children of deployed military and first responders.

Operation Gratitude provides opportunities for millions of Americans to express their appreciation through hands-on volunteerism to help lift the spirits of more than 3.3 million deployed troops, recruit graduates, veterans, military families, first responders, and healthcare heroes.



WACO, TX

A team of Home Office employees (and a happy retiree) volunteered at AIL's sponsored Habitat for Humanity home on Saturday, January 8. Painting the Muñoz home was the day's task as evidenced by a show of hands. Adding color to a cold and dreary morning were: Jennifer Hadley, Soyla Villarreal, Debbie Gamble, Glenda Poulter, Diana Crosby, Juana Rodriguez. Not pictured: Sheryll Gonzales and Abby Salazar.

**EXECUTIVE
COUNCIL**

**Congratulations to our
2022 Executive Council!**

The AIL-NILICO Executive Council is an elite group of agency leaders who serve in an advisory capacity to Home Office management on matters that directly affect the future of the Company.

Please join us in welcoming our 2022 Council members!

AIL/NILICO'S 2022 EXECUTIVE COUNCIL



Rick Altig



Simon Arias



Ryan Bisanz



Laura Fisher



Hemerson Gonzalez



Rob Hay



James Hill



Sabrina Lloyd



Nick Moore



Ernest Powell



Dustin Venekamp



Josh West



Brian Zuzick

DO THE JOB

**BETTER
EVERY DAY**



Fred Hadayia

Division Vice President,
American Income Life &
National Income Life Divisions

As we begin the New Year, I would like to take a moment to reflect back on 2021. I know for most of the country it was full of challenges. So many people have been negatively impacted by COVID-19, children out of school, people losing their jobs, and mourning those lost to the virus. Our country is struggling to get back to some sense of normal. Yet in the face of these challenges, the men and women of AIL-NILICO have once again delivered a record-breaking year. This is no small accomplishment when you look at what's taking place around us.

Every company in American, if not the world, has had to make changes. Every time

we are faced with change, we also face risk. It leaves us feeling exposed, vulnerable. Without clear, sound direction it's easy to become overwhelmed and unsure of the future. To the credit of Company leadership from our CEO to our SAs, they came into the arena ready to continue to lead. And lead they did, making 2021 a record-breaking year.

With that said, what will 2022 bring? Here are some thoughts.

Continue to change lives for the better. That's what AIL-NILICO is all about – creating opportunities and changing lives. It may sound a little corny but the more lives we change for the better, the better our lives become. Help enough people get what they want and the by-product is we get everything we ever wanted or dreamed of. This process is called servant selling. We automatically achieve our goals by helping our team get to where they want to be. In addition to weekly advances, there's residual income in the form of lifetime vested renewals. I believe this is the best opportunity to build wealth in the country.

Use the Power of Duplication. Train someone to be like you, and create another

winner. Tell your friends! We will never become the company we want to be if we remain the insurance industry's best-kept secret. If the public at large knew what we had to offer, there would be a line at our door of people wanting to be a part of our organization. The global workforce challenges we are seeing today clearly show that people are actively searching for a career with the opportunity for income and advancement we offer.

Author Brenè Brown has said, "If you own the story, you get to write the ending." What will your story be for 2022, and what end will you write? Think about this. What if we all did our jobs, but did them BETTER every day. What is your job? Are you in training? A personal producer? Are you an SA, GA, MGA/RGA or SGA? Do the job better every day. Build a team that is exhaustively prepared. Pay attention to details, scripts, training, and people. People are our greatest assets!

Let's make this the year where we share the opportunity and change lives for the better! 🙌

2ND CHANCE CONVENTION CONTEST

Take another shot with the Second Chance for 2022 Vegas Convention Contest. All producers, MGAs, and RGAs who did not qualify for All's 2022 Convention in Las Vegas based on their 2021 results get a second chance! **HERE'S HOW YOU QUALIFY:**

PERSONAL PRODUCTION (INCLUDING ALL AGENTS AND MANAGERS)

For anyone in the company who didn't qualify in 2021 – The **top 20 Rookie Producers** (anyone coded after 1/1/21) and the **top 20 Veteran Producers** with a minimum of \$30,000 Net Level 1, Q1 2022 production will earn a Convention invite with a guest for our 2022 Convention in Las Vegas. We will draw for **15 more Rookie Producers** and **15 more Veteran Producers** who don't automatically qualify.

\$30,000-\$39,999	1 ticket	\$70,000-\$74,999	8 tickets
\$40,000-\$44,999	2 tickets	\$75,000-\$79,999	9 tickets
\$45,000-\$49,999	3 tickets	\$80,000-\$84,999	10 tickets
\$50,000-\$54,999	4 tickets	\$85,000-\$89,999	11 tickets
\$55,000-\$59,999	5 tickets	\$90,000-\$94,999	12 tickets
\$60,000-\$64,999	6 tickets	\$95,000-\$99,999	13 tickets
\$65,000-\$69,999	7 tickets	\$100,000+	14 tickets

(Production from January, February, and March 2022 AP&P reports will be used for evaluation.)

MGAs

For any MGA who didn't qualify for the 2022 Las Vegas Convention – The following in each category with a minimum of 10% Q1 2022 Level 3 Net ALP growth will earn a Convention invite with a guest for our 2022 Convention in Las Vegas:

- Cat 1** Top 3 growers
- Cat 2-4** Top 2 Growers of each category
- Cat 5-11** Top 1 Grower of each category
- Cat 12-13** Top 1 Grower of both categories combined
- Cat 14-15** Top 1 Grower of both categories combined
- Cat 16-18** Top 1 Grower of all 3 categories combined
- Cat 19-20** Top 1 Grower from both categories combined
- Rookie** Top performer over objective

(Transfers to a different MGA will be excluded from the growth evaluation)

RGAs

For any RGA who didn't qualify for the 2022 Las Vegas Convention – The following in each category with a minimum of 10% Q1 2022 RGA Net ALP growth will earn a Convention invite with a guest for our 2022 Convention in Las Vegas.

- Cat 1** Top 3 growers
- Cat 2-4** Top 2 Growers of each category
- Cat 5-9** Top 1 Grower of each category
- Cat 10-11** Top 1 Grower of both categories combined
- Cat 12-13** Top 1 Grower of both categories combined
- Cat 14-16** Top 1 Grower of all 3 categories combined

(Transfers to a different MGA will be excluded from the growth evaluation)

Directors

Top 2 Directors with a minimum of 10% 1st quarter 2022 growth over 2021 will qualify.

ENTERTAINMENT will be multi GRAMMY® Award-nominated singer, songwriter, producer, and remixer **DJ KASKADE**. Kaskade's twist on electronic dance music will have us up on our feet for our 2022 Las Vegas Convention.



*Min. 74% RTN or 80% NTG requirements apply.

**NZ agents and managers are not eligible.

***Business written to qualify for a winning spot in the 2022 Convention Second Chance Contest will also go toward 2023 Convention qualification requirements.

DISCLAIMER: Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted.



Is your *Spotlight* photo a tad **OUT OF DATE?**

Are you forever frozen in the past? Update your file photo, dudes and dudettes!

Don't:

- WEAR HATS, SHADES, OVERCOATS
- MAKE HAND GESTURES
- CHOP YOUR HEAD OFF
- CROP YOURSELF OUT OF GROUP PHOTOS
- WEAR STRAPLESS TOPS
- SUBMIT PIXELATED OR BLURRY PHOTOS
- TAKE PHOTOS IN LOW LIGHT AREAS (LIKE YOUR CAR OR A RESTAURANT)
- STAND IN FRONT OF A WINDOW OR OTHER SOURCE OF LIGHT
- EDIT THE PHOTO IN ANY WAY PRIOR TO SENDING (TRUST US — WE GOT THIS!)
- ADD PHOTO FILTERS

Do:

- WEAR PROFESSIONAL ATTIRE (DRESS SHIRT AND TIE MINIMUM FOR MEN)
- STAND IN FRONT OF A WALL OR NEUTRAL BACKGROUND
- HAVE SOMEONE ELSE TAKE THE PHOTO RATHER THAN A SELFIE
- SHOOT IN NATURAL LIGHTING
- BE IN A WELL-LIT AREA WITH THE LIGHT BEHIND THE PHOTOGRAPHER
- BE SURE YOUR CAMERA IS SET TO THE HIGHEST QUALITY/LARGEST IMAGE SIZE
- SMILE!

Don't be a throwback — keep your headshot current!



To submit a new headshot, email your photo to lcry@ailife.com.

Note: If you recently had a professional photo taken at Leadership Academy or other company meeting and you want us to use that, let us know which meeting and we'll hook you up!



6-MONTH CONTEST

CONTEST PERIOD: October 1, 2021 – March 31, 2022 • TRIP DATES: August 21 – 28, 2022

CURRENT CONTEST LEADERS

State General Agents as of 1/27/22

Category	Rank	Name	Category	Contest-to-date Production	Contest-to-date % of Baseline Prod	Contest-to-date % of New Assoc Obj
1	#1	Dustin Venekamp	1	\$2,723,763	97.5%	38.8%
	#2	Giglione-Ackerman	1	\$1,811,249	65.4%	77.3%
	#3	AO	1	\$16,764,283	63.8%	71.9%
2	#1	Zach Hart	2	\$995,809	66.4%	67.1%
	#2	Sabrina Lloyd	2	\$2,476,487	63.8%	50.0%
	#3	Brett Gryska	2	\$1,640,451	55.7%	71.3%
3-4	#1	Satti-Kanaan	3	\$1,153,000	69.7%	54.4%
	#2	Jamison Weatherspoon	3	\$960,487	66.1%	61.9%
	#3	Cindy Furer	4	\$706,276	66.0%	54.9%
5-12	#1	Robert Hughes	12	\$26,758	168.4%	57.9%
	#2	Adel Al Choufi Naim	12	\$142,070	161.0%	87.5%
	#3	Albert Serur	9	\$701,672	103.6%	43.7%
	#4	Andre McCallum	7	\$326,173	81.5%	13.8%
	#5	Kanaan-Hamilton	12	\$72,301	81.1%	137.5%
	#6	Tommy Vena	10	\$710,493	79.0%	76.2%
	#7	AO-Stenglein	11	\$137,394	77.8%	42.9%
	#8	Michael Ezeafulukwe	12	\$63,017	75.3%	100.0%
	#9	Tiffany Wagner	7	\$459,831	73.7%	64.3%
	#10	Cap-Hen-Will	12	\$204,792	71.1%	100.0%

Regional General Agents as of Dec EOM

Category	Rank	Name	Category SGA	Contest-to-date Production	Contest-to-date % of Baseline Prod
1	#1	Mark Neilson	1 AO	1,551,171	69%
	#2	Robert Janev	1 Sabrina Lloyd	1,755,453	67%
	#3	Corey Helly	1 Giglione-Ackerman	1,066,918	64%
All	#1	Eno Iftiu	AO	\$950,398	380%
	#2	Arif Hajro	AO	\$758,578	303%
	#3	Melinda-Rae Lyse	AO	\$444,763	178%
	#4	Darrell Asbell	AO	\$326,487	131%
	#5	Carlo Buhay	AO	\$326,490	120%
	#6	David Carpenter	Dustin Venekamp	\$1,916,848	114%
	#7	Jessica Chang	AO	\$387,446	112%
	#8	Dustin Dunbar	Dustin Venekamp	\$274,957	110%
	#9	Rielly Maher	AO	\$273,738	109%
	#10	Johnny Ly	Giglione-Ackerman	\$324,442	91%

Master General Agents as of Dec EOM

Category	Rank	Name	Category SGA	Contest-to-date Production	Contest-to-date % of Baseline Prod
1	#1	Mark Neilson	1 AO	\$288,374	89%
	#2	Zach Otto	1 Sabrina Lloyd	\$759,450	77%
	#3	Bobby Gujral	1 AO	\$344,054	49%
All	#1	David Carpenter	Dustin Venekamp	\$1,569,859	126%
	#2	Jessica Chang	AO	\$393,164	124%
	#3	Carlo Buhay	AO	\$326,490	120%
	#4	Rielly Maher	AO	\$273,999	110%
	#5	Helgi Bistochoett Navarro	Richardson Latino Division	\$394,886	102%
	#6	Dustin Dunbar	Dustin Venekamp	\$245,110	98%
	#7	Johnny Ly	Giglione-Ackerman	\$237,763	95%
	#8	Alon Barnur	AO	\$227,331	91%
	#9	Christopher Hintz	AO	\$226,805	91%
	#10	Michael McKiernan	Dustin Venekamp	\$368,936	90%

General Agents as of 1/27/22

Rank	Name	SGA	Contest-to-date Production
#1	Jose Aranguren	Richardson Latino Division	\$1,025,930
#2	Danny Souri	Sabrina Lloyd	\$279,859
#3	Kimbria Bracey	Ernest Powell	\$267,790
#4	Jozef Tinaj	AO	\$207,348
#5	Edgar Velasquez Romero	Richardson Latino Division	\$200,737

Supervising Agents as of 1/27/22

Rank	Name	SGA	Contest-to-date Production
#1	Johan Tabares Gordillo	Richardson Latino Division	\$174,832
#2	Sean Taylor	Henderson-Locker	\$174,508
#3	Luis Barbaresco Garcia	Richardson Latino Division	\$142,382
#4	Carlos Frias Caraballo	Richardson Latino Division	\$141,459
#5	Nikolla Lulgjuraj	AO	\$128,171

Veteran Producers as of 1/27/22

Rank	Name	SGA	Contest-to-date Production
#1	Daniel Paravisini	AO	\$763,892
#2	Oleg Novitchii	S-S-Parks-Salvaggi	\$501,453
#3	Joshua Dishong	S-S-Bendure-Hartwig	\$444,655
#4	Carmen Arroyo	Theodore Pappas	\$443,359
#5	Duni Olusegun	Phillip Waisman	\$440,006
#6	Trevor Bailey	Satti-Kanaan	\$410,551
#7	Jillian Getz	AO	\$305,024
#8	Roger Fung	Mathew Hart	\$301,587
#9	Joseph Tomanovich	AO	\$299,544
#10	Aref Sayegh	Satti-Kanaan	\$288,118
#11	Lily Sakai	Cohen-Velasquez	\$276,775
#12	Arturo Romero	S-S-Parks-Salvaggi	\$260,146
#13	Klaudio Martinaj	AO	\$242,397
#14	Todd Krupa	AO	\$238,977
#15	Michael van Delft	Satti-Kanaan	\$234,410
#16	Alipate Makau	Steve Friedlander	\$231,468
#17	Roger Fredericks	AO	\$223,634
#18	Kevin Ishikane	AO	\$207,032
#19	Alon Barnur	AO	\$204,920
#20	Dina Boghdady	AO	\$203,266
#21	Joseph Sarasin	S-S-Bendure-Hartwig	\$202,765
#22	Ashley Rust	AO	\$194,850
#23	Kristi Basho	AO	\$177,162
#24	Matthew Zang	AO	\$167,202
#25	Tennison Mather	AO	\$165,598

Rookie Producers as of 1/27/22

Rank	Name	SGA	Contest-to-date Production
#1	Firat Ucar	Dustin Venekamp	\$471,772
#2	Marshall Fernandez	AO	\$469,622
#3	Damaris Trejo	Sabrina Lloyd	\$416,123
#4	Carrington Hanna	AO	\$398,516
#5	Ervin Metaj	Dustin Venekamp	\$345,313
#6	Connor O'Donnell	S-S-Parks-Salvaggi	\$326,150
#7	Ashley Mysza	Tommy Vena	\$325,798
#8	Josh Spence	AO	\$315,271
#9	Christina Salvatore	AO	\$271,693
#10	Nikolla Lulgjuraj	AO	\$271,280
#11	Abraham Mogilevsky	Jamison Weatherspoon	\$236,315
#12	Ladan Rahbary	AO	\$216,371
#13	Ahmad Aqel	Dustin Venekamp	\$201,629
#14	Alex Jankowski	Simon Arias	\$182,826
#15	Rebecca Amundson	Simon Arias	\$178,323
#16	Erald Tomorri	AO	\$174,318
#17	Bruno Nuro	Dustin Venekamp	\$173,472
#18	Emily Klich	Dustin Venekamp	\$163,307
#19	Kimbria Bracey	Ernest Powell	\$159,412
#20	Salaur Khorrami	AO	\$158,609
#21	Nancy Djendji	Jesus Romero	\$155,584
#22	Dillon Zartman	S-S-Bendure-Hartwig	\$152,910
#23	Sara Hart	AO	\$151,925
#24	Herlin Celicourt	Tom Williams	\$144,368
#25	Austin Ewing	AO	\$143,440

VPs as of 1/27/22

Rank	Name	Contest-to-date Production	Contest-to-date % of Baseline Prod	Contest-to-date % of New Assoc Obj
#1	Scott Dehning	\$5,379,762	57.9%	78.2%
#2	Fred Hadayia	\$6,879,752	56.4%	63.8%

Directors as of 1/27/22

Rank	Name	Contest-to-date Production	Contest-to-date % of Baseline Prod	Contest-to-date % of New Assoc Obj
#1	John Ophals	\$2,616,845	64.8%	68.06%
#2	Diego Arango	\$1,016,461	61.6%	73.19%
#3	Brian Gilmore	\$1,693,408	61.2%	83.94%
#4	Rudi Camenzind	\$1,441,070	55.5%	48.26%
#5	David Guzman	\$1,449,567	53.2%	49.54%

Public Relations as of Dec EOM

TOP 5 PR REPRESENTATIVES

Rank	Name	Contest-to-date % of Obj	Contest-to-date % of ORI
#1	Anna Rohrer	226.56%	32.32%
#2	Michael Palermo	189.16%	35.56%
#3	Maria Siero	180.87%	57.35%
#4	Patrena Smith	178.88%	24.93%
#5	Noel Robbins	174.04%	20.23%

PR REPRESENTATIVES WITH 100% OBJ

#1	Cindy Kuncce	245.75%
#2	Kathy Pappas	221.99%
#3	Patrick Duray	199.78%
#4	Steve Orcheron	171.76%
#5	Kelly Walker	160.79%
#6	Jessica Christersson	151.45%
#7	Donna LaMontagna	151.41%
#8	Pam Monetti	143.48%
#9	Tim O'Connor	139.89%
#10	Chas Robinson	138.00%
#11	Brenda Wadey	134.17%
#12	Krissa Hensley	131.11%
#13	Lori Vaughn	126.54%
#14	Laurie Gruber	124.96%
#15	Mark Flemm	124.68%
#16	Miranda McKee	112.27%
#17	Lindsay McClelland	110.24%
#18	Lisa West	106.53%
#19	Minerva Galvan	105.79%
#20	Irene Rurycz	103.69%
#21	Tony Anderson	102.75%
#22	Julie Freeman	101.61%
#23	Dee Hettinger	100.93%

TOP PR MANAGERS

Rank	Name	Contest-to-date % of Obj	Contest-to-date % of Growth
#1	Judy Spade	50.79%	127.17%
#2	Tami Williams	15.82%	89.49%

The contest period is business or cards received and processed by Home Office between October 1, 2021 and March 31, 2022.

For complete qualifications, rules, and how drawing entries are accrued, refer to the ARC: ARC.AILife.com/default.aspx & ARC.NILife.com/default.aspx

VIBRA LATINA

¡La REVOLUCIÓN está aquí!

QUÉ año tan extraordinario tuvimos en 2021! Como empresa superamos todos los obstáculos que se presentaron y salimos brillando cada vez. Ya sea aumentando los esfuerzos de RECLUTAMIENTO, CAPACITACIÓN de nuestra nueva fuerza de agentes o promociones para ayudar a desarrollar a los futuros LÍDERES de nuestras agencias, a través de cada uno de estos pilares revolucionamos nuestros sistemas, las operaciones estándar se volvieron muy "no estandarizadas", **lo** que nos llevó no solo a meses récord, sino también a un AÑO RÉCORD – **\$294,292,301 de ALP NETO** escritos por la mayor fuerza de ventas que el mundo haya visto!!!

Entonces, ¿adónde vamos ahora? ¿Nuevos récords? ¿Nuevos puntos de referencia? ¡Sí! Ahora nos

dirigimos al fragor de la batalla con un mejor plan, un enfoque mejorado cargado de conocimiento y respaldado con datos para crear el impulso que necesitamos para asegurarnos de que este sea el año más importante hasta ahora. Pero se pone mejor, entre muchas mejoras podemos destacar:

1. Compensaciones de bonos reestructurados.
2. Academias de Liderazgo más fáciles de asistir.
3. Aumento de la funcionalidad de los sistemas en el personal de la oficina central.
4. Un equipo de directores calificados 100% dedicados para trabajar con cada SGA.
5. Lugares sorprendentes para nuestras convenciones.

¡La REVOLUCIÓN ha comenzado! Somos modernizados, capaces, capacitados y experimentados. Nuestra fuerza de ventas avanza en el campo y está respaldada con tecnología, estrategias de

Por Diego Arango
Director de Ventas / Sales Director



reclutamiento, estrategias de ventas y con una comprensión de un desafío que no podemos subestimar. Hagamos proyecciones e inversiones que nos lleven a toda velocidad hacia los próximos diez años. Piense en un grado de éxito y emoción que lo mantendrá despierto por la noche porque la adrenalina nos impulsará a superarnos a nosotros mismos.

Nuestras Divisiones Latinas en American Income Life y National Income Life necesitan mantenerse al mismo ritmo y continuar con la curva de un mundo en desarrollo lleno de mercados sin explotar, no tengas miedo de romper con los enfoques tradicionales y aventurarte en un nuevo mundo lleno de logros y un futuro mejor para nuestras familias. ¡El momento de actuar es ahora! Ha llegado el momento del entusiasmo, el momento de sumar VIBRA LATINA a los libros de récords. Hora de brillar y ser parte de la REVOLUCIÓN. 🌟

The REVOLUTION is Here!

WHAT an extraordinary year we had in 2021! We overcame every speedbump and we came through shining every time, whether it was increasing RECRUITING efforts, TRAINING new agents, or developing future LEADERS. We revolutionized our systems in each of these key areas. Standard operations became very "un-standardized," which drove us to not only record-breaking months but a RECORD BREAKING YEAR – **\$294,292,301 of NET ALP!**

So, where do we go now? New records? New benchmarks? Yes! Now we head into the heat of battle with a better plan, loaded with knowledge, and backed by data to create the momentum we need to make sure this is the biggest year yet, armed with:

1. Re-structured bonus compensation
2. Easier to attend Leadership Academies
3. Increased functionality of systems at the home office
4. Team of skilled directors 100% dedicated to work with every SGA
5. Desirable destinations for our conventions

The REVOLUTION has started! We are modernized, capable, trained, and experienced. Our sales force is charging ahead supported with technology, recruiting strategies, sales strategies, and an understanding of the challenges ahead. Let's make projections and investments that will take us full steam ahead into the next ten years. Think about a degree of success and excitement that

will keep you up at night because the adrenaline will power us to outperform ourselves.

The Latin Divisions at American Income Life and National Income Life needs to maintain the same pace and continue to grow with the curve of a developing world filled with untapped markets. Don't be afraid to break with traditional approaches. Venture into a new world full of opportunities and a better future for our families. The time to act is now! The time for enthusiasm is here, time to add VIBRA LATINA to the record books. Time to shine and be part of the REVOLUTION. 🌟



VETERAN PRODUCER



1
JEAN ROMERO CAPOTE
HOUSTON, TX

SA



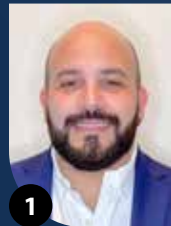
1
CARLOS FRIAS CARABALLO
RICHARDSON, TX

ROOKIE PRODUCER



1
NANCY DJENDJI
HOUSTON, TX

GA



1
EDGAR VELASQUEZ ROMERO
RICHARDSON, TX

VETERAN MGA



1
ASTRID CASTRILLON
DALLAS, TX

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: DECEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Jean Romero Capote	\$14,885		93.7	Jean Romero Capote	Jesus Romero
2	Mayra Gutierrez Rodriguez	\$7,863		87.3	Adianeza Rodriguez	Hemerson Gonzalez
3	Victor Romero	\$7,616		83.1	Doris Martinez Garcia	Beto Quintero
4	Dana Martin Gonzalez	\$6,387		92.7		Beto Quintero
5	Amalia Rodriguez De Nava	\$6,034		92.2	Walter Icaza	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: DECEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Nancy Djendji	\$32,742		100.0	Nafic Djendji Abdel Khalek	Jesus Romero
2	Karem Cogollo	\$26,910		94.0	Adalberto Paz	San Antonio Latino Division
3	Adalberto Paz	\$24,102		88.8	Adalberto Paz	San Antonio Latino Division
4	Jairo Cabrera	\$22,458	100		Yania Tineo Soto	Richardson Latino Division
5	Mariangela Duerto Aranguren	\$21,905	100		Yania Tineo Soto	Richardson Latino Division

TOP LATINO MARKET SUPERVISING AGENTS: DECEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Carlos Frias Caraballo	\$66,550	\$72,079	97		Yania Tineo Soto	Richardson Latino Division
2	Francisco Morell Revilla	\$62,629	\$66,685	100		Yania Tineo Soto	Richardson Latino Division
3	Madelanne Padron	\$59,797	\$63,492	100		Yania Tineo Soto	Richardson Latino Division
4	Johan Tabares Gordillo	\$58,469	\$67,052	99		Yania Tineo Soto	Richardson Latino Division
5	Jairo Cabrera Rojas	\$40,484	\$43,011	100		Yania Tineo Soto	Richardson Latino Division

TOP LATINO MARKET GENERAL AGENTS: DECEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Edgar Velasquez Romero	\$187,737	\$189,728	100		Yania Tineo Soto	Richardson Latino Division
2	Luis Barbaresco Garcia	\$136,783	\$146,152	100		Yania Tineo Soto	Richardson Latino Division
3	Taleb Jammoul Hajali	\$43,974	\$86,113		84.9		Beto Quintero
4	Luis Osorio Bello	\$30,925	\$34,998	93		Jorge Caridad	Fort Worth Latino Division
5	Carlos Falcon Barros	\$27,562	\$34,829	98		Jorge Caridad	Fort Worth Latino Division

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: DECEMBER

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Astrid Castrillon	159.8%	\$51,540	\$32,250		74.1	Hemerson Gonzalez

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Dana Martin Gonzalez	\$141,196		92.7		Beto Quintero
2	Diego Vargas	\$102,304		89.5	Daniel Pacheco	Beto Quintero
3	Victor Romero	\$75,703		83.1	Doris Martinez Garcia	Beto Quintero
4	Leonardo Alsina	\$75,148		84.5	Sergio Carta	Beto Quintero
5	Amanda Urdaneta	\$68,017		90.4	Alfredo Garcia	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Nancy Djendji	\$232,783		100.0	Nafic Djendji Abdel Khalek	Jesus Romero
2	Epifania Segovia Barreto	\$189,434	100		Jean Romero Capote	Jesus Romero
3	Karem Cogollo	\$174,748		94.0	Adalberto Paz	San Antonio Latino Division
4	Hernan Rodriguez Becerra	\$173,136		89.3	Maria Elisa Moros Ojeda	Jesus Romero
5	Noris Dominguez Ramirez	\$154,518		81.7	Nafic Djendji Abdel Khalek	Jesus Romero

TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Juan Guzman Aular	\$215,249	\$287,215	99		Carmen Pena Guedez	Jesus Romero
2	Carlos Frias Caraballo	\$207,373	\$243,328	97		Yania Tineo Soto	Richardson Latino Division
3	Johan Tabares Gordillo	\$174,642	\$183,224	99		Yania Tineo Soto	Richardson Latino Division
4	Nancy Djendji	\$142,852	\$288,617	97		Nafic Djendji Abdel Khalek	Jesus Romero
5	Indira Frias Pacheco	\$132,695	\$172,543	95		Tahis Quintero Bonilla	Jesus Romero

TOP LATINO MARKET GENERAL AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Taleb Jammoul Hajali	\$526,601	\$1,158,876		84.9		Beto Quintero
2	Edgar Velasquez Romero	\$484,996	\$508,790	100		Yania Tineo Soto	Richardson Latino Division
3	Lubraska Iguaro	\$479,965	\$579,659		88.2	Luis Velasquez	Jesus Romero
4	Luis Barbaresco Garcia	\$372,334	\$417,662	100		Yania Tineo Soto	Richardson Latino Division
5	Elmar Salas Velasco	\$360,198	\$623,685		79.1	Tahis Quintero Bonilla	Jesus Romero

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Jean Romero Capote	271.6%	\$1,050,905	\$387,000		81.6	Jesus Romero
2	Rafael Medina	232.0%	\$897,705	\$387,000		73.2	Pappas-Romero
3	Angel Contreras	197.7%	\$764,921	\$387,000		74.1	Hemerson Gonzalez

TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Susana Al Choufi Naim	123.2%	\$590,712	\$264,629		74.5	Hemerson Gonzalez
2	Astrid Castrillon	20.7%	\$734,385	\$608,314		74.2	Hemerson Gonzalez

BEST
YEAR
EVER

RECRUITING

1,263 NEW ASSOCIATES

AGENT COUNT - 9343

SALES

\$20,200,861 NET ALP

YTD GROWTH - 7.89%

PUBLIC RELATIONS

193 GROUPS SIGNED - 60% INCREASE OVER DECEMBER 2020

425,221 MEMBERS SIGNED - 96% INCREASE OVER DECEMBER 2020

46 ORI GROUPS SIGNED - 171% INCREASE COMPARED TO DECEMBER 2020

QUALITY & REINSTATEMENTS

3,242 REINSTATEMENTS • **1,346** REOPENS • **4,588** TOTAL POLICIES CONSERVED

80.6% 4-MONTH RETENTION - SECOND HIGHEST IN COMPANY HISTORY

86% NET TO GROSS - HIGHEST IN COMPANY HISTORY 5 MONTHS IN A ROW

\$294,292,301 TOTAL SALES



1
ERVIN METAJ
PHOENIX, AZ



2
DAMARIS TREJO
SCHAUMBURG, IL



3
CARRINGTON HANNA
ONTARIO, CA



4
ASHLEY MYSSA
DES PLAINES, IL



5
FIRAT UCAR
PHOENIX, AZ



6
LADAN RAHBARY
VANCOUVER, BC



7
JOSH SPENCE
SARNIA, ON



8
MARSHALL FERNANDEZ
RED DEER, AB



9
LEON PICKETT
DULUTH, GA



10
DILLON ZARTMAN
COLUMBUS, OH



11
NANCY DJENDJI
HOUSTON, TX



12
CHRISTINA SALVATORE
ANAHEIM, CA



13
NIKOLLA LULGJURAJ
ROCHESTER, MI



14
GIORGI GOGIDZE
NEW YORK, NY



15
JORDAN BROWN
ORLANDO, FL



16
ALEXANDER GOMEZ
CINCINNATI, OH



17
JENNIFER O'DONNELL
PHOENIX, AZ



18
KAREM COGOLLO
SAN ANTONIO, TX



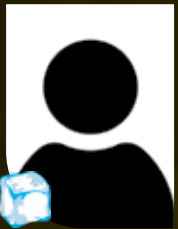
19
DAMON STROUP
TRACY, CA



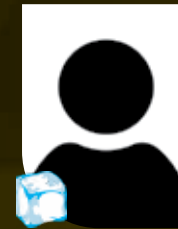
20
HECTOR CRUZ
ORLANDO, FL



17
BRUCE ROJEE
RIVERSIDE, RI



17
JAIRO CABRERA
RICHARDSON, TX



17
MARIANGELA DUERTO ARANGUREN
RICHARDSON, TX

ICEBREAKERS

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

DECEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Ervin Metaj	\$80,757		89.1	Taulant Bane Dustin Venekamp	
2	Damaris Trejo	\$77,217	96		Zach Otto Sabrina Lloyd	
3	Carrington Hanna	\$76,833		90.6	Eno Iftiu AO	
4	Ashley Mysza	\$76,449		82.1	John Vacca Tommy Vena	
5	Firat Ucar	\$76,028	91		Taulant Bane Dustin Venekamp	
6	Ladan Rahbary	\$52,034		92.4	Bruce Viaje AO	
7	Josh Spence	\$42,739		82.2	Rielly Maher AO	
8	Marshall Fernandez	\$37,756	94		Alon Barnur AO	
9	Leon Pickett	\$36,548	100		Joy Vann-Austin Jamison Weatherspoon	
10	Dillon Zartman	\$35,882		83.1	Nicholas Chuma S-S-Bendure-Hartwig	
11	Nancy Djendji	\$32,742		100.0	Nafic Djendji Abdel Khalek Jesus Romero	
12	Christina Salvatore	\$31,378		73.2	Arif Hajro AO	
13	Nikolla Lulgjuraj	\$30,703		86.9	Mark Dushaj AO	
14	Giorgi Gogidze	\$29,654		77.1	James Fangmann Albert Serur	
15	Jordan Brown	\$28,919	98		Joe Lewo Henderson-Locker	
16	Alexander Gomez	\$27,300	93		Gabriel Rocha Kevin Holtz	
17	Jennifer O'Donnell	\$27,114	92		Taulant Bane Dustin Venekamp	
18	Karem Cogollo	\$26,910		94.0	Adalberto Paz San Antonio Latino Division	
19	Damon Stroup	\$26,553		86.0	Stuart Pagan Mathew Hart	
20	Hector Cruz	\$26,035		83.4	Joseph Rotolo Henderson-Locker	
21	Sara Hart	\$25,516		82.4	Eno Iftiu AO	
22	Dominick Nieves	\$25,060		81.6	John Torres S-S-Parks-Salvaggi	
23	Kimberly Nokk	\$24,507	97			AO-Stenglein
24	Michelle Scourtos	\$24,348		89.9	Iv Menache Albert Serur	
25	Agnieszka Kusper	\$24,235		89.7	Patrycja Grudzinska Sabrina Lloyd	
26	Adalberto Paz	\$24,102		88.8	Adalberto Paz San Antonio Latino Division	
27	Tyler Teague	\$23,579		87.5	Nicholas Chuma S-S-Bendure-Hartwig	
28	John Wilson	\$23,478	100		Kingsley Hansen Denis-Michael Catalano	
29	Sasha Oakes	\$22,642	100		John Vacca Tommy Vena	
30	Bruce Rojee	\$22,501	85		Chilynn Acevedo Fisher-Zuzick	
31	Jairo Cabrera	\$22,458	100		Yania Tineo Soto Richardson Latino Division	
32	Noor Musleh	\$22,005	97		Matthew Conrad S-S-Parks-Salvaggi	
33	Mariangela Duerto Aranguren	\$21,905	100		Yania Tineo Soto Richardson Latino Division	
34	Jose Andres Palomo Rodriguez	\$21,538	100		Yania Tineo Soto Richardson Latino Division	
35	Indhira Lomelli	\$21,462	100		Yania Tineo Soto Richardson Latino Division	
36	Pedro Colls Nunez	\$21,440	100		Yania Tineo Soto Richardson Latino Division	
37	Jennifer Savino	\$21,026		80.6	Ryan Slone Albert Serur	
38	Amir Iranidoosthaghghi	\$20,840		84.2	Ashkan Khoshmaghham AO	
39	Ahmed Elagrab	\$20,403		73.2	Daniel Schwartz Greg Graham	
40	Sofia Cedeno Leal	\$20,393	100		Yania Tineo Soto Richardson Latino Division	
41	Katherine Alfonso Zerpa	\$19,972	100		Yania Tineo Soto Richardson Latino Division	
42	Tyjere Morrow	\$19,725		74.8	Ashley Rust AO	
43	Muhammad Mansoor	\$19,636		75.2	Jadwiga Martins AO	
44	Nicholas Beyer	\$19,330	95		Zach Otto Sabrina Lloyd	
45	Epifania Segovia Barreto	\$18,757	100		Jean Romero Capote Jesus Romero	
46	Ender Fernando Marciano Cardozo	\$18,313	100		Yania Tineo Soto Richardson Latino Division	
47	Andi Iftiu	\$17,932		90.3	Eno Iftiu AO	
48	Lance Cobbs	\$17,798	100		Troy Williams Souley Bah	
49	Jenae Willis	\$17,790	100		Duane Shaw Sabrina Lloyd	
50	Alex Jankowski	\$17,781	97		Jonathan Rindt Simon Arias	

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Carrington Hanna	\$379,988		90.6	Eno Iftiu AO	
*2	Ervin Metaj	\$378,914		89.1	Taulant Bane Dustin Venekamp	
*3	Damaris Trejo	\$347,892	96		Zach Otto Sabrina Lloyd	
*4	Ladan Rahbary	\$346,969		92.4	Bruce Viaje AO	
*5	Ashley Mysza	\$346,606		82.1	John Vacca Tommy Vena	
*6	Firat Ucar	\$332,404	91		Taulant Bane Dustin Venekamp	
*7	Josh Spence	\$331,700		82.2	Rielly Maher AO	
*8	Spencer Kozej	\$321,976		83.0	Mark Bernsdorff Simon Arias	
*9	Christina Salvatore	\$312,297		73.2	Arif Hajro AO	
*10	Marshall Fernandez	\$309,083	94		Alon Barnur AO	
11	Scott Whitford	\$283,514		81.0	Saury Espaillet Ryan Bisanz	
12	Nikolla Lulgjuraj	\$239,674		86.9	Mark Dushaj AO	
13	Bruno Nuro	\$235,219		85.9	Taulant Bane Dustin Venekamp	
14	Nancy Djendji	\$232,783		100.0	Nafic Djendji Abdel Khalek Jesus Romero	
15	Marvelie Sanchez	\$211,309		82.1	Joseph Tomanovich AO	
16	Hector Cruz	\$203,005		83.4	Joseph Rotolo Henderson-Locker	
17	Sharon Potter	\$200,288		86.0	Patrycja Grudzinska Sabrina Lloyd	
18	Scott Urbanowicz	\$199,752		92.1	Joe Lewo Henderson-Locker	
19	Anthony Williams	\$197,629		86.4	Ryan Crawford Simon Arias	
20	Andi Iftiu	\$191,079		90.3	Eno Iftiu AO	
21	Epifania Segovia Barreto	\$189,434	100		Jean Romero Capote Jesus Romero	
22	Peter Barany	\$187,474		74.6	Bobby Park AO	
23	Sara Hart	\$187,179		82.4	Eno Iftiu AO	
24	Michael Geyer	\$184,156		89.7	Mark Bernsdorff Simon Arias	
25	Kurt Evans	\$183,879		88.0	Mohamed Shogar Josh West	
26	Emily Klich	\$183,872		81.7	Brandon Hughes Dustin Venekamp	
27	Giorgi Gogidze	\$180,712		77.1	James Fangmann Albert Serur	
28	Mathew Kahwaji	\$180,300	92		Eno Iftiu AO	
29	Joshua Elkins	\$179,846		85.7	Travis Picklesimer S-S-Bendure-Hartwig	
30	Damon Stroup	\$176,096		86.0	Stuart Pagan Mathew Hart	
31	Ahmad Aqel	\$175,574	91		Taulant Bane Dustin Venekamp	
32	Tyjere Morrow	\$175,410		74.8	Ashley Rust AO	
33	Karem Cogollo	\$174,748		94.0	Adalberto Paz San Antonio Latino Division	
34	Hernan Rodriguez Becerra	\$173,136		89.3	Maria Elisa Moros Ojeda Jesus Romero	
35	Kelly Nelson	\$173,005		82.2	Jenny Kim AO	
36	Bart Barrett	\$162,423		83.6	Mark Lomonaco AO	
37	Joshua Notte	\$161,077		92.0	Daniel Prinzo S-S-Parks-Salvaggi	
38	Jennifer Savino	\$160,357		80.6	Ryan Slone Albert Serur	
39	Joshua Hosenbold	\$160,285		80.5	Joe Lewo Henderson-Locker	
40	Bryan Stoddard	\$158,714		85.0		Josh West
41	Agnieszka Kusper	\$154,792		89.7	Patrycja Grudzinska Sabrina Lloyd	
42	Noris Dominguez Ramirez	\$154,518		81.7	Nafic Djendji Abdel Khalek Jesus Romero	
43	Muhammad Mansoor	\$154,081		75.2	Jadwiga Martins AO	
44	Dillon Zartman	\$153,362		83.1	Nicholas Chuma S-S-Bendure-Hartwig	
45	Evan Lee	\$152,343		76.9	Joe Lewo Henderson-Locker	
46	Anne Banco	\$151,449		94.6	Mac Duddy Giglione-Ackerman	
47	Jenny Anderson	\$147,278		95.9	Martin Salavec Travis Moody	
48	Phoebe He	\$147,004		92.1	Phoebe He Saavedra-Longino	
49	Tyler Teague	\$144,808		87.5	Nicholas Chuma S-S-Bendure-Hartwig	
50	Holli Allien	\$144,019		92.0	Edward DeFurio Nick Moore	



1 DANIEL PARAVISINI
GRANDVIEW, MO



2 CARMEN ARROYO
FLUSHING, NY



3 OLEG NOVITCHII
CLEVELAND, OH



4 DUNI OLUSEGUN
INDIANAPOLIS, IN



5 AREF SAYEGH
HALIFAX, NS



6 ROGER FUNG
TRACY, CA



7 LILY SAKAI
LOS ANGELES, CA



8 TREVOR BAILEY
HALIFAX, NS



9 MICHAEL VAN DELFT
HALIFAX, NS



10 JOSEPH SARASIN
FAIRBORN, OH



11 ARTURO ROMERO
ST LOUIS, MO



12 ALIPATE MAKAUI
AUCKLAND, NZ



13 JOSHUA DISHONG
COLUMBUS, OH



14 KEVIN ISHIKANE
KAPOLEI, HI



15 BRYAN JUSKIW
COLUMBUS, OH



16 JOEY KENNEDY
HENDERSONVILLE, TN



17 ASHKAN KHOSHMAGHAM
BURNABY, BC



18 MAXON ELOZIER
POMPAHO BEACH, FL



19 JEANNELIZA SOLIS
PHOENIX, AZ



20 ALEXANDRA LONGO
SAN BERNARDINO, CA

DECEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Daniel Paravisini	\$163,025	92.7	Ryan Stenglein	AO
2	Carmen Arroyo	\$93,961	81.5	Carmen Arroyo	Theodore Pappas
3	Oleg Novitchii	\$93,847	83.2	Eric Thompson	S-S-Parks-Salvaggi
4	Duni Olusegun	\$78,637	82.6	Duni Olusegun	Phillip Waisman
5	Aref Sayegh	\$69,700	89.5		Satti-Kanaan
6	Roger Fung	\$52,067	80.3		Mathew Hart
7	Lily Sakai	\$50,247	92.6		Cohen-Velasquez
8	Trevor Bailey	\$49,181	83.5	Scott Wheeler	Satti-Kanaan
9	Michael van Delft	\$41,777	88.5		Satti-Kanaan
10	Joseph Sarasin	\$40,014	85.7	Travis Picklesimer	S-S-Bendure-Hartwig
11	Arturo Romero	\$38,495	77.5	Arturo Romero	S-S-Parks-Salvaggi
12	Alipate Makau	\$37,675	96.4	Alipate Makau	Steve Friedlander
13	Joshua Dishong	\$27,055	83.3	Joshua Dishong	S-S-Bendure-Hartwig
14	Kevin Ishikane	\$26,988	89.1	Blake Higuchi	AO
15	Bryan Juskiw	\$25,271	84.3	Bryan Juskiw	S-S-Bendure-Hartwig
16	Joey Kennedy	\$25,270	86.6		AO
17	Ashkan Khoshmagham	\$24,507	85.4	Bobby Gujral	AO
18	Maxon Elozier	\$23,937	80.3	Samy Jacques	Tom Williams
19	Jeanneliza Solis	\$23,729	77.3	Dustin Dunbar	Dustin Venekamp
20	Alexandra Longo	\$23,715	94.5	Alexandra Longo	Hart-Lewicki
21	Kelly Ekker	\$23,676	86.3	Kelly Ekker	Tiffany Wagner
22	Ashley Rust	\$23,643	77.7	Mario Hajro	AO
23	Muhammed Ashraf	\$23,604	86.4	Sabrina Ashraf	Theodore Pappas
24	Joseph Michelin	\$23,501	86.5	Matthew Hudlin	Laura Fisher
25	Andrew Brown	\$22,401	92.6	Ryan Stenglein	AO
26	Alon Barnur	\$21,033	89.3	Melinda-Rae Lyse	AO
27	Melinda Skinner	\$21,006	88.9	Melinda Skinner	Weatherspoon-Harris
28	Dawid Liniewski	\$20,912	91.6	Ryan Wilson	Phillip Prata
29	Alma B Gonzalez	\$20,599	95.7	Paul Samra	Andrew McQuade
30	Joachim Jean	\$20,324	88.7	Ryan Hall	Laura Fisher
31	Rita Rider	\$20,286	100.0	Rita Rider	S-S-Parks-Salvaggi
32	Rocky Allen	\$20,216	79.9	Ross Ewen	Kevin Holtz
33	Selina Maldonado	\$19,586	77.5	Clayton Slaughter	Michael Vasu
34	Rochelle Magpantay	\$18,960	77.7	Chris La Fond	AO
35	Christopher Bungay	\$18,933	74.5	Christopher Bungay	Satti-Kanaan
36	Douglas Clarke	\$18,849	86.7	Joshua Jackson	Brian Schreiter
37	Pablo Solis	\$18,067	78.2	Pablo Solis	Mathew Hart
38	Maria M Ramirez	\$17,987	78.5	Maria M Ramirez	Hart-Lewicki
39	Dulce Paz	\$17,912	81.6	Patrycja Grudzinska	Sabrina Lloyd
40	Kristi Vang	\$17,398	82.2		Cohen-Velasquez
41	Troy Plummer	\$17,368	86.9	Chris La Fond	AO
42	Max Quasem	\$17,321	87.4		Cohen-Velasquez
43	Brooklyn Herod	\$17,237	91.7		Moswen Taylor
44	Roger Fredericks	\$16,807	89.7	Joseph Tomanovich	AO
45	Derek Sutherland	\$16,758	86.6	Michael Battaglio	Evan Holzhauser
46	Kyla Greig	\$16,713	85.0	Jesse Doherty	AO
47	Derrick Mason	\$16,568	84.8	Derrick Mason	Chad Deley
48	Ireland Sirni	\$16,428	90.6	Edward DeFurio	Nick Moore
49	Alex Smith	\$16,398	86.4	Clint Perry	AO
50	Richard Sidoti	\$16,233	90.6	Melissa Sidoti	AO

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Daniel Paravisini	\$911,722	92.7	Ryan Stenglein	AO
*2	Oleg Novitchii	\$721,785	83.2	Eric Thompson	S-S-Parks-Salvaggi
*3	Joshua Dishong	\$654,735	83.3	Joshua Dishong	S-S-Bendure-Hartwig
*4	Duni Olusegun	\$596,065	82.6	Duni Olusegun	Phillip Waisman
*5	Carmen Arroyo	\$590,349	81.5	Carmen Arroyo	Theodore Pappas
*6	Arturo Romero	\$486,262	77.5	Arturo Romero	S-S-Parks-Salvaggi
*7	Michael van Delft	\$474,822	88.5		Satti-Kanaan
*8	Aref Sayegh	\$469,887	89.5		Satti-Kanaan
*9	Kevin Ishikane	\$461,945	89.1	Blake Higuchi	AO
*10	Roger Fung	\$450,123	80.3		Mathew Hart
11	Trevor Bailey	\$444,090	83.5	Scott Wheeler	Satti-Kanaan
12	Lily Sakai	\$408,035	92.6		Cohen-Velasquez
13	Alipate Makau	\$390,584	96.4	Alipate Makau	Steve Friedlander
14	Muhammed Ashraf	\$356,284	86.4	Sabrina Ashraf	Theodore Pappas
15	Roger Fredericks	\$333,363	89.7	Joseph Tomanovich	AO
16	Derrick Mason	\$331,779	84.8	Derrick Mason	Chad Deley
17	Jillian Getz	\$326,611	81.5	Arif Hajro	AO
18	Dina Boghdady	\$303,518	86.0	Luay Ghawi	AO
19	Max Quasem	\$274,166	87.4		Cohen-Velasquez
20	Matthew Zang	\$263,251	85.1	Ryan Stenglein	AO
21	Alex Miller	\$259,225	87.4		Cohen-Velasquez
22	Joseph Sarasin	\$250,111	85.7	Travis Picklesimer	S-S-Bendure-Hartwig
23	Bryan Juskiw	\$249,751	84.3	Bryan Juskiw	S-S-Bendure-Hartwig
24	Tomarus Burks	\$240,782	79.9	Tomarus Burks	Tom Williams
25	Klaudio Martinaj	\$240,593	73.5	Eno Iftiu	AO
26	Joey Kennedy	\$237,751	86.6		AO
27	Kristi Basho	\$232,344	87.8	Arif Hajro	AO
28	Andrew Haskins	\$231,787	73.4	Chris La Fond	AO
29	Ellen Tuttle	\$225,983	85.5		Brett Gryska
30	Alex Smith	\$224,904	86.4	Clint Perry	AO
31	Joachim Jean	\$223,279	88.7	Ryan Hall	Laura Fisher
32	Tennison Mather	\$221,179	87.3	Joseph Tomanovich	AO
33	Alexandra Longo	\$216,698	94.5	Alexandra Longo	Hart-Lewicki
34	Mike Reed	\$212,421	94.4	Meaghan Kresko	AO
35	Kasali Kotun	\$211,496	78.3	Kasali Kotun	Williams-Musso
36	Jihad Ottallah	\$211,061	84.5	Matthew Conrad	S-S-Parks-Salvaggi
37	Edward Leon	\$210,550	80.3	Mark Dushaj	AO
38	Omar Hashimi	\$202,510	76.7	Paul Samra	Andrew McQuade
39	DeAnthony Hartman	\$199,335	85.0	Darcy Schrieber	Zach Hart
40	Melinda Skinner	\$199,142	88.9	Melinda Skinner	Weatherspoon-Harris
41	Phi Phan	\$198,496	87.0	Phi Phan	Desi Dimitrova
42	Jesse Fullmer	\$195,162	95.7	Clint Perry	AO
43	Joseph Tomanovich	\$194,834	98.0		AO
44	Tony Georges	\$194,249	90.5	Matthew Conrad	S-S-Parks-Salvaggi
45	Kevin Gillum	\$189,858	91.5	Mark Neilson	AO
46	Nicholas Davis	\$188,523	76.6	Samy Jacques	Tom Williams
47	Stephen Bowen	\$187,470	87.7	Joseph Tomanovich	AO
48	Kashala Guiden	\$186,774	92.5	Zach Otto	Sabrina Lloyd
49	Chris Anderson	\$185,826	84.4		Mathew Hart
50	Irma Gallardo	\$185,654	81.4	Steven Warner	AO

ALL TIME RECORD: \$911,722 Net ALP — DANIEL PARAVISINI

LIFETIME RECORD: \$4,059,449 Net ALP — MAX QUASEM 12/31/2021

SUPERVISING AGENTS



1
CARLOS FRIAS CARABALLO
RICHARDSON, TX



2
FRANCISCO MORELL REVILLA
RICHARDSON, TX



3
SEAN TAYLOR
ORLANDO, FL



4
MADELANNE PADRON
RICHARDSON, TX



5
JOHAN TABARES GORDILLO
RICHARDSON, TX



6
JAIRO CABRERA ROJAS
RICHARDSON, TX



7
FREDERIK DIAZ MATA
RICHARDSON, TX



8
DAMARIS TREJO
SCHAUMBURG, IL



9
DEVIN LEWIS
METAIRIE, LA



10
DAMEYAN CHAMBERS
ST LOUIS, MO

DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Carlos Frias Caraballo	\$66,550	\$72,079	97	Yania Tineo Soto	Richardson Latino Division	
2	Francisco Morell Revilla	\$62,629	\$66,685	100	Yania Tineo Soto	Richardson Latino Division	
3	Sean Taylor	\$61,798	\$65,660	90	Joe Lewo	Henderson-Locker	
4	Madelanne Padron	\$59,797	\$63,492	100	Yania Tineo Soto	Richardson Latino Division	
5	Johan Tabares Gordillo	\$58,469	\$67,052	99	Yania Tineo Soto	Richardson Latino Division	
6	Jairo Cabrera Rojas	\$40,484	\$43,011	100	Yania Tineo Soto	Richardson Latino Division	
7	Frederik Diaz Mata	\$36,291	\$39,029	100	Yania Tineo Soto	Richardson Latino Division	
8	Damaris Trejo	\$34,022	\$114,671	99	Zach Otto	Sabrina Lloyd	
9	Devin Lewis	\$32,041	\$44,215	98	Kingsley Hansen	Denis-Michael Catalano	
10	Dameyan Chambers	\$31,901	\$37,248	89	Arturo Romero	S-S-Parks-Salvaggi	
11	Eric Caballero	\$31,588	\$33,136	94	Paul Samra	Andrew McQuade	
12	Jihad Ottallah	\$29,827	\$42,892		86.1	Matthew Conrad	S-S-Parks-Salvaggi
13	Kristi Basho	\$26,718	\$66,438		77.2	Arif Hajro	AO
14	Gustavo Cardenas Gonzalez	\$24,072	\$29,768	100	Yania Tineo Soto	Richardson Latino Division	
15	Rosmary Gomez Castillo	\$21,847	\$22,931	100	Yania Tineo Soto	Richardson Latino Division	
16	Fernando Molina	\$20,244	\$28,554	99	Jorge Caridad	Fort Worth Latino Division	
17	Juan Aleman Madriz	\$20,090	\$19,790	96	Daniel Ramirez	Corey Neff	
18	Noah Vongunden	\$18,337	\$19,251	95	Mark Bernsdorff	Simon Arias	
19	Sean Henry	\$17,905	\$25,699	95	Mark Auvil	Simon Arias	
20	Kevin Yeager	\$16,747	\$16,612	96	Mark Reilly	AO	

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Sean Taylor	\$380,644	\$862,592	90	Joe Lewo	Henderson-Locker	
*2	Kristi Basho	\$276,131	\$507,212		77.2	Arif Hajro	AO
*3	Agnieszka Kuser	\$242,840	\$615,486		85.3	Patrycja Grudzinska	Sabrina Lloyd
*4	Cory Moncol	\$226,811	\$373,209		85.8	Matthew Conrad	S-S-Parks-Salvaggi
*5	Klaudio Merizaj	\$221,251	\$475,719		81.6	Eno Iftiu	AO
6	Juan Guzman Aular	\$215,249	\$287,215	99	Carmen Pena Guedez	Jesus Romero	
7	Sara Hart	\$215,144	\$414,710		84.8	Eno Iftiu	AO
8	Carlos Frias Caraballo	\$207,373	\$243,328	97	Yania Tineo Soto	Richardson Latino Division	
9	Eric Caballero	\$191,291	\$204,271	94	Paul Samra	Andrew McQuade	
10	Jihad Ottallah	\$189,152	\$435,256		86.1	Matthew Conrad	S-S-Parks-Salvaggi
11	James Romero	\$178,763	\$448,394		73.9	Michael Romero	Mathew Hart
12	Johan Tabares Gordillo	\$174,642	\$183,224	99	Yania Tineo Soto	Richardson Latino Division	
13	Michael Geyer	\$165,631	\$363,347		81.0	Mark Bernsdorff	Simon Arias
14	Michele Stewart	\$149,348	\$220,171		79.6	Eno Iftiu	AO
15	Nancy Djendji	\$142,852	\$288,617	97	Nafic Djendji Abdel Khalek	Jesus Romero	
16	Indira Frias Pacheco	\$132,695	\$172,543	95	Tahis Quintero Bonilla	Jesus Romero	
17	Edon Nevzadi	\$128,012	\$233,482	87	Taulant Bane	Dustin Venekamp	
18	Joshua Hosenbold	\$127,437	\$250,547	92	Joe Lewo	Henderson-Locker	
19	Freddy Diaz	\$127,262	\$161,841	95	Tahis Quintero Bonilla	Jesus Romero	
20	Carlos Camacho Medina	\$124,165	\$163,507	96	Luis Velasquez	Jesus Romero	

ALL TIME RECORDS: \$1,001,807 1st 6 Mo Agt — MORIAH CHANDLER | \$1,476,253 Net ALP — MORIAH CHANDLER

GENERAL AGENTS



1
EDGAR VELASQUEZ ROMERO
RICHARDSON, TX



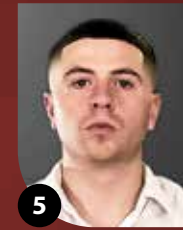
2
LUIS BARBARESCO GARCIA
RICHARDSON, TX



3
BLENDAR BANE
PHOENIX, AZ



4
MORIAH CHANDLER
ORLANDO, FL



5
JOSEPH CRIVELLI
WEXFORD, PA



6
DANNY SOURI
SCHAUMBURG, IL



7
JILLIAN GETZ
MISSION VIEJO, CA



8
TALEB JAMMOUL HAJALI
MIAMI, FL



9
HERIBERTO CHAVEZ
CONCORD, CA



10
RAGIH MURSHED
TROY, MI

DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Edgar Velasquez Romero	\$187,737	\$189,728	100	Yania Tineo Soto	Richardson Latino Division	
2	Luis Barbaresco Garcia	\$136,783	\$146,152	100	Yania Tineo Soto	Richardson Latino Division	
3	Bledar Bane	\$91,495	\$187,100		86.3	Taulant Bane	Dustin Venekamp
4	Moriah Chandler	\$63,121	\$92,340		82.5	Joe Lewo	Henderson-Locker
5	Joseph Crivelli	\$57,053	\$60,973	97	Brody Maughan-Evanson	Simon Arias	
6	Danny Sourì	\$47,738	\$168,989		84.1	Zach Otto	Sabrina Lloyd
7	Jillian Getz	\$44,045	\$133,938		80.5	Arif Hajro	AO
8	Taleb Jammoul Hajali	\$43,974	\$86,113		84.9		Beto Quintero
9	Heriberto Chavez	\$39,907	\$40,158		78.2	Paul Samra	Andrew McQuade
10	Ragih Murshed	\$38,919	\$69,429		85.9	Ahmed Kassem	Zach Hart
11	Jozef Tinaj	\$37,505	\$93,267	92	Mark Dushaj	AO	
12	Connor O'Donnell	\$35,485	\$115,711		82.5	Arturo Romero	S-S-Parks-Salvaggi
13	Daniel Arzate Roa	\$34,581	\$34,168		85.9	Daniel Ramirez	Corey Neff
14	Bryce Engstrom	\$33,303	\$49,489		91.0	Brandon Minor	AO
15	Jonathan Collins	\$32,265	\$45,674	95	Victoria Lewis	Ernest Powell	
16	Michael Hutchinson	\$31,927	\$47,701	95	Chilynn Acevedo	Fisher-Zuzick	
17	William Thomas	\$31,574	\$57,443		85.9	Matthew Conrad	S-S-Parks-Salvaggi
18	Delvin Lanier	\$31,448	\$34,438		85.0	Joy Vann-Austin	Jamison Weatherspoon
19	Shiv Patel	\$31,421	\$37,928		79.9	Zach Otto	Sabrina Lloyd
20	Kevin Gillum	\$31,090	\$31,090		100.0	Jenny Kim	AO

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Bledar Bane	\$807,015	\$1,537,780		86.3	Taulant Bane	Dustin Venekamp
*2	Moriah Chandler	\$786,828	\$1,745,531		82.5	Joe Lewo	Henderson-Locker
*3	Jillian Getz	\$644,238	\$1,572,027		80.5	Arif Hajro	AO
*4	Taleb Jammoul Hajali	\$526,601	\$1,158,876		84.9		Beto Quintero
*5	Ervin Metaj	\$500,151	\$784,434		88.7	Taulant Bane	Dustin Venekamp
6	Edgar Velasquez Romero	\$484,996	\$508,790	100	Yania Tineo Soto	Richardson Latino Division	
7	Lubaska Iguaro	\$479,965	\$579,659		88.2	Luis Velasquez	Jesus Romero
8	Katie Stahulak	\$474,924	\$1,169,411		86.4	Patrycja Grudzinska	Sabrina Lloyd
9	Klaudio Martinaj	\$472,948	\$1,112,145		78.4	Eno Iftiu	AO
10	Heriberto Chavez	\$418,350	\$478,907		78.2	Paul Samra	Andrew McQuade
11	William Thomas	\$418,299	\$898,896		85.9	Matthew Conrad	S-S-Parks-Salvaggi
12	Alexandra Jaeger	\$380,446	\$589,436		77.2	Duane Shaw	Sabrina Lloyd
13	Bryce Engstrom	\$377,569	\$561,293		91.0	Brandon Minor	AO
14	Luis Barbaresco Garcia	\$372,334	\$417,662	100	Yania Tineo Soto	Richardson Latino Division	
15	Elmar Salas Velasco	\$360,198	\$623,685		79.1	Tahis Quintero Bonilla	Jesus Romero
16	Spencer Kozej	\$359,161	\$776,498		80.3	Mark Bernsdorff	Simon Arias
17	Carrington Hanna	\$318,093	\$963,781		81.7	Eno Iftiu	AO
18	Phillip Rigoli	\$299,097	\$639,474		81.6	James Sodan	Nick Moore
19	Danny Sourì	\$294,927	\$646,854		84.1	Zach Otto	Sabrina Lloyd
20	Morella Parejo	\$293,296	\$422,634		91.5	Luis Velasquez	Jesus Romero

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON

DECEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Zach Otto	49.0%	\$244,877	\$164,352	86.2	Sabrina Lloyd	
II Mike Paragiou	147.6%	\$205,465	\$82,998	84.8	S-S-Parks-Salvaggi	
Eric Thompson	52.1%	\$194,175	\$127,623	84.5	S-S-Parks-Salvaggi	
Matthew Conrad	14.0%	\$114,086	\$100,101	86.0	S-S-Parks-Salvaggi	
III David Carpenter	261.0%	\$384,301	\$106,459	81.0	Dustin Venekamp	
Brent Bowling	65.3%	\$92,495	\$55,967	89.5	S-S-Parks-Salvaggi	
Duane Shaw	11.9%	\$173,869	\$155,331	76.5	Sabrina Lloyd	
IV Brody Maughan-Evanson	50.7%	\$140,929	\$93,490	81.9	Simon Arias	
Phi Phan	9.2%	\$53,039	\$48,557	84.4	Desi Dimitrova	
Andrew Bishop	7.4%	\$114,958	\$107,054	87.6	AO	
V Gabriela Sime	90.0%	\$149,903	\$78,889	83.2	Fisher-Zuzick	
Dustin Dunbar	34.7%	\$86,349	\$64,127	84.0	Dustin Venekamp	
Blake Higuchi	10.4%	\$66,998	\$60,707	83.5	AO	
VI Joseph Rotolo	119.4%	\$95,468	\$43,511	81.9	Henderson-Locker	
Michael Giachetti	76.8%	\$59,872	\$33,863	80.6	S-S-Parks-Salvaggi	
Chris La Fond	70.0%	\$107,800	\$63,429	77.4	AO	
VII Kelly Ekker	133.8%	\$146,287	\$62,557	83.1	Tiffany Wagner	
Slavita Hut	34.2%	\$59,039	\$44,001	81.6	John Young	
Adam Kidikas	19.7%	\$57,055	\$47,666	86.8	Josh West	
VIII Alipate Makau	97.6%	\$96,487	\$48,837	91.9	Steve Friedlander	
Daniel Umbertone	25.5%	\$63,053	\$50,261	81.0	AO	
IX Scott Wheeler	130.2%	\$115,620	\$50,235	86.3	Satti-Kanaan	
Rita Rider	87.5%	\$65,147	\$34,747	86.2	S-S-Parks-Salvaggi	
John Santosuosso	85.7%	\$95,726	\$51,544	87.0	Brett Gryska	
X Joshua Goodman	79.1%	\$55,231	\$30,837	83.0	Richard Correa	
Duni Olusegun	73.5%	\$89,770	\$51,752	83.7	Phillip Waisman	
Pablo Solis	59.3%	\$50,468	\$31,681	80.7	Mathew Hart	
XI Tina Nelson	485759900.0%	\$16,192	\$0	80.2	Mark Beckford	
Stuart Pagan	247.6%	\$63,172	\$18,172	85.6	Mathew Hart	
Nicholas Chuma	143.9%	\$84,760	\$34,751	82.5	S-S-Bendure-Hartwig	
XII Brandon Minor	97.4%	\$68,395	\$34,647	89.8	AO	
Alexis Pineiro	39.3%	\$33,493	\$24,049	78.8	Cohen-Velasquez	
Andrew Hynan	37.6%	\$56,056	\$40,744	76.4	AO	
XIII Donald DeVoise	75.5%	\$41,332	\$23,556	92.5	Slav Bitman	
Crystal Vairetta	62.4%	\$34,958	\$21,530	76.1	Travis Moody	
Justin Adams	62.3%	\$40,234	\$24,794	81.2	Simon Arias	
XIV Ryan McIntosh	123.2%	\$80,846	\$36,216	74.2	AO	
Kevin Butchino	119.2%	\$44,750	\$20,413	81.7	Gabriel Feldmann	
Massoud Vaziri	93.0%	\$40,802	\$21,143	80.7	AO	
XV Ronald Rivera	95.8%	\$41,027	\$20,951	84.5	Cohen-Velasquez	
Tanner Duy	93.7%	\$22,537	\$11,638	78.6	AO	
Mavrick Fredericks	10.2%	\$19,659	\$17,838	74.0	Evan Holzhauser	
XVI Alon Barnur	1482179900.0%	\$49,406	\$0	90.9	AO	
Brandon Hughes	251189900.0%	\$8,373	\$0	80.1	Dustin Venekamp	
Jonathan Phillips	297.1%	\$1,647	\$415	79.2	Blake Ralston	
XVII Darcy Schrieber	511987100.0%	\$17,066	\$0	74.3	Zach Hart	
Ashkan Khoshmagham	321.2%	\$17,492	\$4,153	81.4	AO	
John Collins	227.4%	\$31,079	\$9,492	78.2	AO	
XVIII Brian Woodland	544.2%	\$2,042	\$317	92.9	AO	
Patrice Franklin	167.9%	\$3,501	\$1,307	95.7	Moswen Taylor	

ALL TIME RECORD: \$697,842 Net ALP — DAVID CARPENTER

DECEMBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Gianni Toma	176.8%	\$57,022	\$32,250	\$71,015	78.6	Zach Hart	
John Vacca	176.8%	\$57,020	\$32,250	\$116,473	77.7	Tommy Vena	
Joe Lewo	170.8%	\$55,085	\$32,250	\$107,128	82.4	Henderson-Locker	
Gabriel Rocha	166.3%	\$53,634	\$32,250	\$64,040	75.3	Kevin Holtz	
Troy Williams	161.1%	\$51,961	\$32,250	\$68,246	75.7	Souley Bah	
Astrid Castrillon	159.8%	\$51,540	\$32,250	\$140,967	74.1	Hemerson Gonzalez	
Steve Bryant	157.4%	\$50,753	\$32,250	\$63,952	89	Kevin Holtz	
Kingsley Hansen	154.9%	\$49,956	\$32,250	\$88,888	82.6	Denis-Michael Catalano	
Chilynn Acevedo	149.6%	\$48,237	\$32,250	\$91,769	78.0	Fisher-Zuzick	
Nick Scordos	149.0%	\$48,040	\$32,250	\$67,729	82.4	AO	

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Josh Olin	3.9%	\$2,216,186	\$2,132,646	79.8	AO	
Zach Otto	1.6%	\$2,041,672	\$2,010,490	86.2	Sabrina Lloyd	
II Eric Thompson	40.3%	\$2,206,823	\$1,573,288	84.5	S-S-Parks-Salvaggi	
Mike Paragiou	19.6%	\$1,977,275	\$1,653,373	84.8	S-S-Parks-Salvaggi	
Darrell Asbell	17.3%	\$1,668,249	\$1,421,730	83.1	AO	
III David Carpenter	187.6%	\$3,962,381	\$1,377,514	81.0	Dustin Venekamp	
Duane Shaw	75.7%	\$2,048,781	\$1,165,777	76.5	Sabrina Lloyd	
Sokol Fazliu	34.8%	\$1,636,196	\$1,213,509	81.3	Simon Arias	
IV Brody Maughan-Evanson	126.8%	\$2,143,837	\$945,454	81.9	Simon Arias	
Andrew Bishop	42.9%	\$1,481,028	\$1,036,759	87.6	AO	
Bruce Viaje	36.4%	\$1,194,903	\$875,997	80.9	AO	
V Gabriela Sime	69.1%	\$1,410,511	\$834,169	83.2	Fisher-Zuzick	
Romal Omid	25.6%	\$1,083,055	\$862,032	77.9	Mathew Hart	
Blake Higuchi	24.7%	\$1,075,432	\$862,747	83.5	AO	
VI Taurean Flournoy	55.9%	\$1,178,665	\$756,094	80.2	Weatherspoon-Harris	
Michael McKiernan	41.8%	\$1,065,872	\$751,481	85.9	Dustin Venekamp	
Brian Jerome	26.7%	\$962,799	\$759,858	78.2	Tom Williams	
VII Daniel G Johnson	66.1%	\$1,087,364	\$654,670	80.1	Andre McCallum	
Adam Kidikas	61.1%	\$1,124,026	\$697,796	86.8	Josh West	
Stephen Jeung	40.9%	\$940,400	\$667,208	83.9	Cohen-Velasquez	
VIII Mark Bernsdorff	121.8%	\$1,437,474	\$648,216	80.8	Simon Arias	
Daryl Graham	51.7%	\$939,342	\$619,007	82.2	S-S-Parks-Salvaggi	
Jessica Chang	51.1%	\$916,334	\$606,505	82.7	AO	
IX Scott Wheeler	142.5%	\$1,612,319	\$664,915	86.3	Satti-Kanaan	
John Santosuosso	94.6%	\$1,059,620	\$544,629	87.0	Brett Gryska	
Michael Battaglio	40.6%	\$762,075	\$542,105	82.8	Evan Holzhauser	
X Justin Sutton	113.5%	\$1,051,632	\$492,573	80.4	Giddens-Giddens	
Duni Olusegun	45.2%	\$699,511	\$481,699	83.7	Phillip Waisman	
Jesse Rennich	44.4%	\$693,677	\$480,352	75.3	Simon Arias	
XI Carlo Buhay	91.1%	\$801,996	\$419,629	75.2	AO	
Stuart Pagan	58.2%	\$677,986	\$428,543	85.6	Mathew Hart	
Saury Espallat	58.2%	\$682,465	\$431,429	78.0	Ryan Bisanz	
XII Brandon Minor	120.6%	\$905,580	\$410,503	89.8	AO	
William Parmeter	106.1%	\$836,816	\$406,092	81.1	Brett Gryska	
Mac Duddy	76.3%	\$678,671	\$385,060	91.6	Giglione-Ackerman	
XIII Jesse Fullmer	85.6%	\$580,405	\$312,729	90.4	AO	
Justin Adams	47.9%	\$550,505	\$372,304	81.2	Simon Arias	
Donald DeVoise	43.0%	\$548,962	\$383,819	92.5	Slav Bitman	
XIV Kevin Butchino	74.1%	\$512,443	\$294,385	81.7	Gabriel Feldmann	
Massoud Vaziri	69.6%	\$497,498	\$293,269	80.7	AO	
Samuel Artzis	65.4%	\$449,876	\$271,956	85.5	AO-Lorence	
XV Ronald Rivera	89.8%	\$457,378	\$240,922	84.5	Cohen-Velasquez	
Anacleto Arevalo	28.0%	\$300,180	\$234,536	84.3	AO	
Tanner Duy	16.4%	\$247,680	\$212,769	78.6	AO	
XVI Rielly Maher	239.6%	\$626,995	\$184,650	79.6	AO	
Alon Barnur	234.7%	\$407,180	\$121,661	90.9	AO	
Richard Whyte	97.9%	\$369,691	\$186,780	77.2	AO	
XVII Tina Skalkos	618.9%	\$312,930	\$43,528	88.7	AO	
Ashley Johnston	197.0%	\$129,563	\$43,625	89.5	AO	
Jennifer Ragan	140.6%	\$231,616	\$96,263	77.8	AO	
XVIII Noella Coleman	135.3%	\$62,760	\$26,677	83.9	AO	
Jenny Rosales	111.3%	\$36,165	\$17,112	85.7	Dustin Venekamp	
Rupinder Toor	87.8%	\$29,195	\$15,545	86.3	AO	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Jean Romero Capote	271.6%	\$1,050,905	\$387,000	\$2,255,384	81.6	Jesus Romero	
Eno Iftiu	267.4%	\$1,034,825	\$387,000	\$2,621,129	81.4	AO	
Rafael Medina	232.0%	\$897,705	\$387,000	\$1,327,400	73.2	Pappas-Romero	
Joe Lewo	206.8%	\$800,219	\$387,000	\$1,719,351	82.4	Henderson-Locker	
Angel Contreras	197.7%	\$764,921	\$387,000	\$1,120,034	74.1	Hemerson Gonzalez	
Luis Velasquez	192.3%	\$744,294	\$387,000	\$984,382	90.3	Jesus Romero	
Astrid Castrillon	177.8%	\$687,938	\$387,000	\$1,241,479	74.1	Hemerson Gonzalez	
Arif Hajro	172.7%	\$668,171	\$387,000	\$1,823,913	80.7	AO	
Robert Jackson	151.2%	\$585,139	\$387,000	\$1,013,769	75.9	Arias-Dlabik	
Jorge Caridad	148.8%	\$575,668	\$387,000	\$668,697	77.1	Fort Worth Latino Division	



Spotlight recognizes the top three Master General Agents in Categories I-XVIII with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2021 Awards Presentation are the top MGA per category from Categories I-XVIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

REGIONAL GENERAL AGENTS



I
ROBERT JANEV
SCHAUMBURG, IL



II
DAVID CARPENTER
TEMPE, AZ



III
ERIC THOMPSON
CLEVELAND, OH



IV
RYAN WILSON
MIDDLETOWN, CT



V
BRUCE VIAJE
SURREY, BC



VI
STUART PAGAN
TRACY, CA



VII
MARIO HAJRO
SAN CLEMENTE, CA



VIII
MELINDA-RAE LYSE
CALGARY, AB



IX
CHASE MILLER
COLUMBUS, OH



X
JOHN SANTOSUOSSO
ROCHESTER, NY



XI
ARIF HAJRO
CORONA, CA



XII
NICHOLAS CHUMA
COLUMBUS, OH



XIII
MATTHEW MCDOWELL
RAPID CITY, SD

Spotlight recognizes the top three Regional General Agents in Categories I-XIII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2021 Awards Presentation are the top RGA per category from Categories I-XIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

DECEMBER

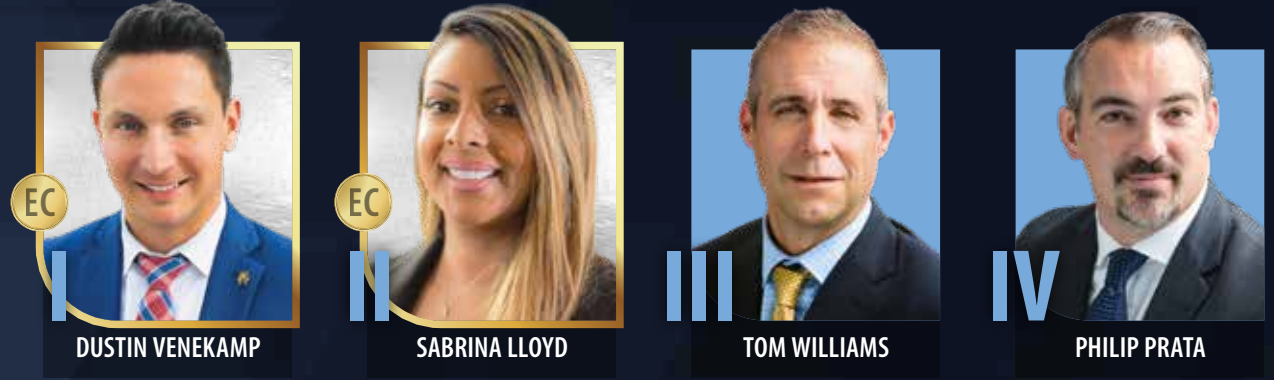
Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Robert Janev	16.7%	\$519,328	\$445,190		81.3	Sabrina Lloyd
II David Carpenter	61.4%	\$415,350	\$257,335		83.7	Dustin Venekamp
Mike Paragiou	19.6%	\$302,806	\$253,268		83.8	S-S-Parks-Salvaggi
Zach Otto	12.6%	\$274,339	\$243,679		85.6	Sabrina Lloyd
III Eric Thompson	52.6%	\$297,634	\$195,022		84.8	S-S-Parks-Salvaggi
Matthew Conrad	52.2%	\$318,074	\$209,046		85.8	S-S-Parks-Salvaggi
IV Ryan Wilson	10.1%	\$188,262	\$170,999		81.6	Philip Prata
Ryan Hall	1.6%	\$136,067	\$133,929		84.2	Laura Fisher
V Bruce Viaje	28.4%	\$158,679	\$123,556		79.9	AO
VI Stuart Pagan	101.3%	\$112,846	\$56,046		83.7	Mathew Hart
Kelly Ekker	79.5%	\$188,472	\$104,980		83.1	Tiffany Wagner
Patrick Knouse	48.4%	\$134,785	\$90,835		87.6	Slav Bitman
VII Mario Hajro	127.5%	\$477,036	\$209,676		79.8	AO
Erin Allen	44.7%	\$110,605	\$76,437		76.7	Richard Correa
Duane Shaw	11.9%	\$173,869	\$155,331		76.3	Sabrina Lloyd
VIII Melinda-Rae Lyse	63.9%	\$122,974	\$75,038		86.7	AO
Ronald Rivera	16.7%	\$98,800	\$84,686		81.9	Cohen-Velasquez
Adam Kidikas	16.2%	\$100,073	\$86,147		86.8	Josh West
IX Chase Miller	99.7%	\$106,696	\$53,440		80.1	S-S-Bendure-Hartwig
Gabriela Sime	63.7%	\$149,903	\$91,571		81.3	Fisher-Zuzick
Slavita Hut	63.1%	\$119,014	\$72,961		82.9	John Young
X John Santosuosso	102.4%	\$104,349	\$51,544		84.8	Brett Gryska
Derrick Mason	58.4%	\$73,745	\$46,563		78.1	Chad Deley
Patrycja Grudzinska	39.1%	\$133,104	\$95,664		80.8	Sabrina Lloyd
XI Arif Hajro	346.1%	\$152,481	\$34,180		80.1	AO
Eno Iftiu	164.6%	\$242,456	\$91,635		81.2	AO
Nicole Preston	84.8%	\$45,308	\$24,511		85.7	Kris Thieme
XII Nicholas Chuma	140.6%	\$83,608	\$34,751		82.5	S-S-Bendure-Hartwig
Rita Rider	87.5%	\$65,147	\$34,747		86.6	S-S-Parks-Salvaggi
Brandon Minor	51.3%	\$61,118	\$40,401		89.8	AO
XIII Matthew McDowell	139.5%	\$25,942	\$10,831		82.2	AO
Brandon Schwed	124.2%	\$72,305	\$32,250	92		Kevin Holtz
Massoud Vaziri	111.8%	\$44,835	\$21,164		80.7	AO

ALL TIME RECORD: \$1,348,288 Net ALP — MARK NEILSON

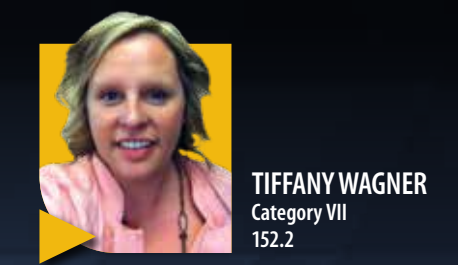
YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Robert Janev	30.8%	\$5,703,183	\$4,361,111		81.3	Sabrina Lloyd
Bobby Gujral	0.9%	\$5,219,248	\$5,172,369		82.7	AO
II David Carpenter	52.0%	\$5,383,838	\$3,540,970		83.7	Dustin Venekamp
Matthew Diulus	23.6%	\$4,220,229	\$3,415,069		79.6	Simon Arias
Zach Otto	5.9%	\$3,112,049	\$2,938,133		85.6	Sabrina Lloyd
III Kimberly Hamilton	33.3%	\$3,262,436	\$2,447,949		82.6	Brett Gryska
Brody Maughan-Evanson	32.4%	\$3,333,205	\$2,518,260		78.9	Simon Arias
Eric Thompson	29.7%	\$3,409,218	\$2,628,049		84.8	S-S-Parks-Salvaggi
IV Romal Omid	18.0%	\$2,532,423	\$2,146,930		74.3	Mathew Hart
Brandon Summerton	13.5%	\$2,012,684	\$1,773,638		77.0	AO
Randall Cook	11.8%	\$2,432,308	\$2,175,544		78.2	Jamison Weatherspoon
V Scott Wheeler	37.0%	\$2,072,686	\$1,513,346		82.3	Satti-Kanaan
Bruce Viaje	35.3%	\$2,081,451	\$1,538,106		79.9	AO
Sara Vaz	34.1%	\$2,009,658	\$1,499,153		77.5	AO
VI Andrew Bishop	80.9%	\$2,377,939	\$1,314,803		88.3	AO
James Sodan	71.0%	\$2,373,225	\$1,387,462		83.0	Nick Moore
Meaghan Krecsko	55.3%	\$2,084,235	\$1,341,923		83.5	AO
VII Mario Hajro	357.4%	\$5,256,017	\$1,149,200		79.8	AO
Gregory Rudolph	77.0%	\$2,072,922	\$1,171,329		81.6	Simon Arias
Duane Shaw	70.5%	\$2,048,781	\$1,201,945		76.3	Sabrina Lloyd
VIII Adam Kidikas	52.4%	\$1,612,752	\$1,058,238		86.8	Josh West
Michael McKiernan	40.4%	\$1,351,788	\$962,642		81.7	Dustin Venekamp
Taurean Flournoy	29.5%	\$1,228,307	\$948,213		82.1	Weatherspoon-Harris
IX Gabriela Sime	61.7%	\$1,480,111	\$915,300		81.3	Fisher-Zuzick
Tim McAdams	60.6%	\$1,469,674	\$915,217		80.7	Weatherspoon-Harris
Chase Miller	49.5%	\$1,177,087	\$787,337		80.1	S-S-Bendure-Hartwig
X Casey Kunash	139.3%	\$1,628,291	\$680,413		79.3	Tommy Vena
Patrycja Grudzinska	138.9%	\$1,879,491	\$786,709		80.8	Sabrina Lloyd
John Vacca	124.5%	\$1,482,209	\$660,366		76.5	Tommy Vena
XI Tyler Boulden	57.1%	\$997,533	\$634,931		83.2	Josh West
Raul Rojas	56.4%	\$856,932	\$547,776		77.2	Jose Carvajal
Jessica Chang	52.2%	\$923,262	\$606,505		82.3	AO
XII Brandon Minor	111.9%	\$852,970	\$402,503		89.8	AO
William Parmeter	109.6%	\$851,299	\$406,092		81.1	Brett Gryska
Saury Espailat	104.8%	\$862,504	\$421,187		77.7	Ryan Bisanz
XIII Alon Barnur	236.0%	\$411,386	\$122,427		90.9	AO
Jennifer Ragan	175.3%	\$265,002	\$96,263		77.8	AO
Rielly Maher	143.8%	\$629,011	\$258,000		79.1	AO

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



TOP % OF NET ALP OBJ ▶



EC = 2021 Executive Council Member

Spotlight recognizes SGAs in Categories I-XI based on positive Net ALP Growth and Cat XII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2021 Awards Presentation are the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. HO SGAs are not eligible to compete for YTD awards. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

DECEMBER

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I Dustin Venekamp	100.9	\$611,070	\$605,900		81.9	53.2
S-S-Parks-Salvaggi	105.6	\$1,096,905	\$1,039,200		84.3	32.5
S-S-Bendure-Hartwig	85.9	\$419,045	\$487,600		83.9	5.3
II Sabrina Lloyd	98.7	\$636,719	\$645,400		81.6	19.8
Brett Gryska	76.3	\$438,283	\$574,300		83.7	4.4
Michael Vasu	83.3	\$365,020	\$438,000		80.2	-10.9
III Tom Williams	103.7	\$317,333	\$306,100		79.1	179.9
Satti-Kanaan	95.1	\$341,110	\$358,500		82.6	33.1
Jamison Weatherspoon	74.8	\$252,714	\$338,000		79.5	17.9
Mathew Hart	99.1	\$339,019	\$342,100		78.2	0.1
IV Philip Prata	92.2	\$239,116	\$259,400		81.5	68.2
Ernest Powell	144.4	\$313,586	\$217,200		74.3	66.0
Nick Moore	87.0	\$260,510	\$299,500		84.2	16.3
V Williams-Akinade	103.3	\$48,133	\$46,600	93		95.8
Williams-Musso	89.6	\$86,965	\$97,100	100		64.0
Josh West	124.2	\$213,671	\$172,000		85.9	55.7
Weatherspoon-Harris	62.3	\$118,559	\$190,400		81.4	42.5
Laura Fisher	92.8	\$204,171	\$220,100		82.0	10.7
VI Slav Bitman	119.6	\$160,958	\$134,600		87.9	57.0
Ryan Bisanz	94.3	\$169,924	\$180,100		77.0	25.5
Corey Neff	84.3	\$118,244	\$140,300		79.0	24.5
Brian Schreiter	71.3	\$96,645	\$135,500		83.3	15.2
VII Andrew McQuade	116.6	\$260,401	\$223,300		82.9	79.8
Tiffany Wagner	152.2	\$190,268	\$125,000		83.4	66.4
Chad Deley	124.0	\$105,535	\$85,100		79.0	45.3
Souley Bah	102.6	\$120,850	\$117,800		79.6	19.4
Travis Moody	70.3	\$101,050	\$143,700		80.1	18.5
VIII Kevin Holtz	148.0	\$167,203	\$113,000		80.5	107.0
AO-Lorence	91.2	\$76,693	\$84,100		83.7	96.8
Saavedra-Longino	93.6	\$115,721	\$123,700		83.6	54.4
Greg Graham	102.4	\$149,956	\$146,500		74.6	44.9
IX Fisher-Zuzick	142.2	\$149,905	\$105,400		81.1	104.9
Denis-Michael Catalano	117.7	\$150,820	\$128,100		82.5	54.4
Blake Ralston	104.0	\$109,005	\$104,800		79.0	34.5
X Tommy Vena	134.2	\$203,614	\$151,700		77.5	71.7
John Young	140.5	\$121,996	\$86,800		83.5	51.3
Kris Thieme	110.8	\$63,162	\$57,000		81.7	37.0
London Nelson	96.2	\$71,263	\$74,100		76.5	35.0
Evan Holzhauser	96.2	\$75,031	\$78,000		80.2	21.7
XI Martin Forshee	61.7	\$22,895	\$37,100		74.7	220.9
Cisco Perez	55.1	\$33,745	\$61,200		74.9	-16.4
Moswen Taylor	54.7	\$38,594	\$70,500		85.7	-40.7
XII San Antonio Latino Division	504.1	\$162,568	\$32,250		73.4	N/A
Fort Worth Latino Division	279.8	\$91,503	\$32,700		77.9	14.5
Gabriel Feldmann	145.3	\$46,873	\$32,250		81.3	371.7
Almeida-Graham	137.6	\$44,370	\$32,250	93		N/A
Capozucca-H-W	124.6	\$73,372	\$58,900	98		N/A
Jeremy Rivers	121.6	\$39,222	\$32,250		80.3	58.6
Pappas-Romero	106.3	\$34,291	\$32,250	89		N/A
Nicole Sanders	100.3	\$32,342	\$32,250		79.2	N/A

YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I Dustin Venekamp	101.9	\$8,559,303	\$8,397,000		81.9	17.2
AO	94.6	\$63,216,372	\$66,834,600		81.3	12.5
S-S-Parks-Salvaggi	93.0	\$14,904,474	\$16,019,400		84.3	7.0
Simon Arias	86.7	\$18,740,271	\$21,622,200		79.7	1.2
II Sabrina Lloyd	121.2	\$7,880,793	\$6,502,500		81.6	39.4
Brett Gryska	89.9	\$6,227,115	\$6,927,900		83.7	3.0
Michael Vasu	77.4	\$4,768,698	\$6,158,700		80.2	-11.1
III Arias-Dlabik	114.7	\$3,835,369	\$3,342,600		82.1	32.0
Cohen-Velasquez	103.1	\$5,342,986	\$5,183,100		82.2	18.6
Tom Williams	102.8	\$3,737,858	\$3,637,200		79.1	18.2
Satti-Kanaan	101.2	\$4,350,286	\$4,297,500		82.6	13.8
Mathew Hart	92.3	\$4,564,099	\$4,945,800		78.2	6.1
Jamison Weatherspoon	88.5	\$3,852,759	\$4,353,000		79.5	1.8
IV Nick Moore	139.9	\$3,928,325	\$2,807,100		84.2	61.0
Ernest Powell	120.1	\$3,387,825	\$2,821,500		74.3	38.1
Philip Prata	92.4	\$2,667,832	\$2,886,600		81.5	6.3
V Josh West	134.7	\$2,932,795	\$2,176,500		85.9	55.0
Laura Fisher	96.2	\$2,538,959	\$2,640,000		82.0	12.4
Weatherspoon-Harris	92.4	\$2,322,595	\$2,513,100		81.4	6.3
VI Hemerson Gonzalez	117.1	\$3,685,016	\$3,148,000		73.1	32.6
Ryan Bisanz	112.2	\$2,200,190	\$1,960,500		77.0	29.1
Slav Bitman	107.8	\$2,058,867	\$1,910,100		87.9	24.0
Brian Schreiter	97.8	\$1,734,660	\$1,773,000		83.3	12.5
Giddens-Giddens	94.4	\$1,672,162	\$1,770,900		82.8	8.6
VII Andrew McQuade	178.0	\$3,319,340	\$1,864,800		82.9	104.7
Chad Deley	87.5	\$1,286,692	\$1,470,900		79.0	0.7
Tiffany Wagner	87.5	\$1,421,192	\$1,625,100		83.4	0.6
VIII Kevin Holtz	104.7	\$1,551,586	\$1,482,300		80.5	20.4
Greg Graham	104.0	\$1,537,405	\$1,478,100		74.6	19.7
Chalom-Chalom	95.3	\$1,389,621	\$1,458,600		84.5	9.6
Saavedra-Longino	92.4	\$1,342,262	\$1,452,000		83.6	6.4
IX Fisher-Zuzick	139.5	\$1,480,588	\$1,061,100		81.1	60.6
Denis-Michael Catalano	121.8	\$1,521,928	\$1,249,800		82.5	40.1
Blake Ralston	121.0	\$1,436,831	\$1,187,100		79.0	39.3
Byron Paz	107.0	\$1,297,191	\$1,212,600		78.9	23.1
Jay Washington	91.3	\$1,034,952	\$1,133,700		73.9	5.1
X Tommy Vena	186.7	\$2,245,650	\$1,202,850		77.5	129.0
Evan Holzhauser	105.6	\$1,029,114	\$974,100		80.2	21.6
Kris Thieme	103.5	\$879,277	\$849,900		81.7	19.0
London Nelson	90.7	\$818,335	\$902,400		76.5	4.3
John Young	88.8	\$927,813	\$1,045,200		83.5	2.1
XI Moswen Taylor	104.4	\$836,772	\$801,600		85.7	20.1
Cisco Perez	75.1	\$583,645	\$777,300		74.9	-13.6
Martin Forshee	72.2	\$451,601	\$625,800		74.7	-16.9
XII Jeremy Rivers	103.6	\$434,352	\$419,250		80.3	121.7
Gabriel Feldmann	100.0	\$558,936	\$559,200		81.3	24.8

CATEGORY I



1
PAM MONETTI
BUNKER HILL, IL



2
TRAVIS DANIELS
TIONESTA, PA



1
ERICA DALAGER
LAKELAND, MN



2
TONY ANDERSON
INDIANAPOLIS, IN



1
ANNA GUIDO ROHRER
MONROE, OH



2
PATRENA SMITH
EAST HARTFORD, CT

CATEGORY II

CATEGORY III

CATEGORY IV



1
KATHY PAPPAS
ROSLYN HARBOR, NY



2
CINDY KUNCE
CANFIELD, OH



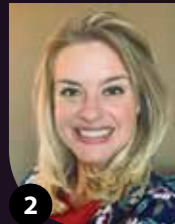
1
DEE HETTINGER
WICHITA, KS



2
THOMAS NEJMAN
TAMPA, FL



1
LINDSAY MCCLELLAND
GASTONIA, NC



2
KELLY WALKER
FORT WORTH, TX

CATEGORY V

CATEGORY VI

CATEGORY VII



1
JESSICA CHRISTERSSON
CORAL SPRINGS, FL



2
CRYSTAL SENOUR
ANNANDALE, NJ



1
MIRANDA MCKEE
PENDLETON, IN



2
MINERVA GALVAN
RACINE, WI

CATEGORY VIII

FIRST SIGNED TG



MATTHEW HALBMAIER
DENVER, CO

TOP MANAGERS

CATEGORY I



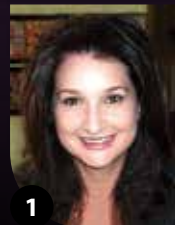
1
JUDY SPADE
LIBERTY CENTER, OH

CATEGORY II



1
KATHERINE PRATT
LEAVITTSBURG, OH

CATEGORY III



1
BETH FARM
COLLIERVILLE, TN

INDIVIDUAL REPS: DECEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Pam Monetti	2,179	1,348	161.7%
	2	Travis Daniels	1,691	1,288	131.3%
	3	Brenda Di Somma	2,628	2,105	124.8%
II	1	Erica Dalager	1,365	1,128	121.1%
	2	Tony Anderson	1,180	1,105	106.8%
	3	Darrell Dorey	1,144	1,168	97.9%
III	1	Anna Guido Rohrer	3,656	972	376.1%
	2	Patrena Smith	1,965	917	214.3%
	3	Krissa Hensley	1,466	939	156.1%
IV	1	Kathy Pappas	4,821	843	571.7%
	2	Cindy Kunce	2,696	895	301.4%
	3	Irene Rurycz	1,501	873	172.0%
V	1	Dee Hettinger	1,444	794	181.7%
	2	Thomas Nejman	810	656	123.5%
	3	Melissa Lively	834	700	119.2%
VI	1	Lindsay McClelland	920	591	155.6%
	2	Kelly Penick	651	577	112.7%
	3	Jeffrey Hapke	595	572	103.9%
VII	1	Jessica Christersson	1,073	518	206.9%
	2	Crystal Senour	728	536	135.9%
	3	Donna Altshue	6356	6,137	103.6%
VIII	1	Miranda McKee	1,270	458	277.2%
	2	Minerva Galvan	1,057	458	230.8%
	3	Michael Palermo	865	458	188.7%
Rookie	1	Lindsay McClelland	920	591	155.6%
IceBreaker	1	Miranda McKee	1,270	458	277.2%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Malka Arony	41,410	33,566	123.4%
	2	Pam Monetti	19,549	16,172	120.9%
	3	Chuck Hill	24,182	20,472	118.1%
II	*1	Lori Vaughn	13,490	13,175	102.4%
	2	Tony Anderson	13,501	13,254	101.9%
	3	Brenda Wadey	13,602	13,917	97.7%
III	*1	Krissa Hensley	14,071	11,270	124.9%
	2	Patrena Smith	12,225	11,003	111.1%
	3	Mark Gagliardi	12,019	11,356	105.8%
IV	*1	Cindy Kunce	13,090	10,734	121.9%
	2	Larry Lozano	12,883	10,579	121.8%
	3	Kathy Pappas	9,233	10,120	91.2%
V	*1	Maria Siero	15,910	9,381	169.6%
	2	Al Wall	10,185	9,301	109.5%
	3	Mark Flemm	6,255	7,420	84.3%
VI	*1	Kelly Walker	9,998	6,924	144.4%
	2	Hector Cortez	9,391	6,560	143.2%
	3	Cas Robinson	8,118	6,832	118.8%
VII	*1	Jessica Christersson	7,617	6,219	122.5%
	2	Randy Stockley	6,857	5,886	116.5%
	3	Donna Altshue	6,356	6,137	103.6%
VIII	*1	Patrick Duray	8,362	5,500	152.0%
	2	Minerva Galvan	2,561	1,832	139.8%
	3	Noel Robbins	6,556	5,500	119.2%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: DECEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Judy Spade	9,733	5,819	167.3%
	2	Tami Williams	9,030	6,529	138.3%
II	1	Katherine Pratt	5,049	4,826	104.6%
	2	Amanda Mlinaz	4,969	5,222	95.2%
III	1	Beth Farm	5,506	5,022	109.6%
	2	Billy Sauers	3,495	3,321	105.2%

MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Christa Davis	118,814	102,095	116.4%
	2	JT Tasker	67,979	80,351	84.6%
II	*1	Katherine Pratt	64,569	57,915	111.5%
	2	Dawn Trudden	59,680	67,225	88.8%
III	*1	Lacy Martin	61,513	60,936	100.9%
	2	Billy Sauers	51,618	54,154	95.3%

MOST ORIGINAL CARDS GENERATED: YTD



1
AL WALL
HOLLAND LANDING, ON

1
AL WALL
5,804

2
MARIA SIERO
5,266

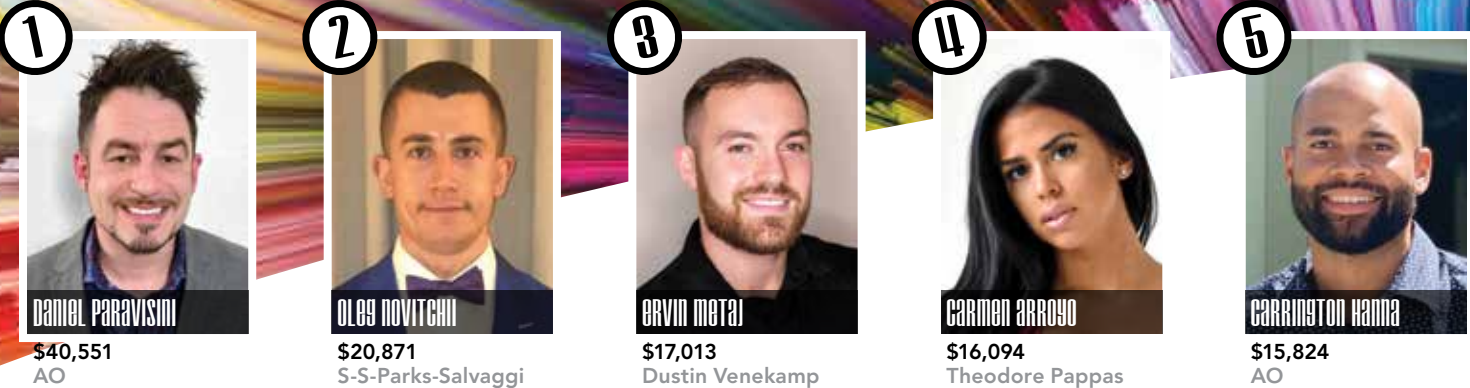
3
KELLY WALKER
4,753

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 5,500 leads whichever is greater. To be recognized, Rep must meet 80% of assigned objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 80% of objective.

WORLD'S GREATEST BONUS



DANIEL PARAVISINI
AO
\$40,551

OLEG NOVITCHII
S-S-Parks-Salvaggi
\$20,871

ERVIN METAJ
Dustin Venekamp
\$17,013

CARMEN ARROYO
Theodore Pappas
\$16,094

CARRINGTON HANNA
AO
\$15,824

DECEMBER BONUS LEADERS

PAYOUT: \$2,861,794

QUALIFIERS: 4,443

\$ 40,551 Daniel Paravisini	\$ 4,728 Alexander Gomez	\$ 3,457 Hernan Rodriguez	\$ 2,858 Maria M Ramirez
20,871 Oleg Novitichii	4,699 Dominick Nieves	3,449 Alma B Gonzalez	2,856 Anne Banco
17,013 Ervin Metaj	4,682 Sara Hart	3,401 Hollie Allien	2,851 Samuel Holden
16,094 Carmen Arroyo	4,612 Melinda Skinner	3,387 Anthony Greco	2,851 Amber Thompson
15,824 Carrington Hanna	4,564 Andrew Brown	3,387 Kyla Greig	2,827 Austin Rockall
15,496 Duni Olusegun	4,414 Katherine Alfonso	3,383 John Wilson	2,818 Jenae Willis
15,010 Ladan Rahbary	Zerpa	3,363 Andi Ifthi	2,812 David Ritney
14,964 Alipate Makaui	4,296 Alex Smith	3,333 Godwill Barungi	2,812 Jacob Danzer
14,695 Firat Ucar	4,285 Amir	3,331 Yelitza Dominguez	2,808 Roberto Samano Diaz
13,803 Aref Sayegh	Iranidoosthaghghi	3,326 Tyjere Morrow	2,485 Alan Sedaghat
13,626 Michael van Delft	4,279 Max Quasem	3,298 Christian Gocjaj	2,478 Elio Mertri
13,118 Ashley Mysza	4,185 Ashkan	3,295 Razan Zarba	2,471 Iranidys Rivas
12,836 Damaris Trejo	Khoshmaghham	3,230 Elaina Vecchio	2,466 Anibal Lopez
11,830 Roger Fung	4,181 Alex Jankowski	3,206 Eric LaBossiere	Hernandez
11,021 Lily Sakai	4,167 Douglas Clarke	3,189 Farnaz Fotovat	2,231 Tachane Joseph
10,205 Trevor Bailey	4,106 Alessandro Succurro	3,185 Ricky Gandhi	2,231 Kaia Pirazzini
8,230 Nancy Djendji	4,091 Brent Henderson	3,129 Jeanneliza Solis	2,218 Craig Strompf
8,220 Marshall Fernandez	4,033 Rita Rider	3,113 Muhammad	2,217 Allenn Garcia
8,115 Michael Lulgjuraj	4,021 Max Quasem	Mansoor	2,216 Teresa Carver
8,042 Joseph Sarasin	3,971 Derek Sutherlin	3,102 Michele Faul	2,208 Ahmad Aqel
7,462 Josh Spence	3,967 Adalberto Paz	3,096 Peter Chango	2,197 Jillian Getz
7,179 Arturo Romero	3,926 Troy Plummer	3,091 Joachim Jean	2,193 Adam Calnan
7,154 Herlin Celicourt	3,923 Sasha Oakes	3,075 Nafic Djendji Abdel	2,176 Crystal Vairetta
6,925 Dillon Zartman	3,902 Oscar Gastelum	Khalek	2,175 Kurt Evans
6,667 Joshua Dishong	3,842 Eduardo Rivas	3,061 Christopher Gilbert	2,167 Aldo Ramirez
6,652 Joey Kennedy	3,819 Brooklyn Herod	3,061 Charles Nacovsky	1,891 Connor Brown
6,484 Kimbria Bracey	3,804 Jose Andres Palomo	3,052 Rochelle Magpantay	1,889 Nathan Labranche
6,396 Agnieszka Kusper	Rodriguez	3,047 Christopher Bungay	1,883 Jourdan Powell
6,355 Joseph Michelin	3,790 Giorgi Gogidze	3,043 Gary Slocum	1,877 Robert Taupau
6,348 Karem Cogollo	3,782 Epifania Segovia	3,040 Kristi Vang	1,862 Jerry Allien
6,343 Jennifer O'Donnell	Barreto	3,024 Rana Shirer	1,854 Lance Cobbs
6,244 Damon Stroup	3,752 Jairo Cabrera	3,012 Daniel Rock	1,847 Mathew Kahwaji
6,198 Sione Maumau	3,682 Ashley Rust	3,010 Kevin Musai	1,844 Brian Morris
6,153 Bryan Juskiw	3,671 Bruce Rojee	3,008 Richard Sidoti	1,842 Blair Sheppard
5,910 Kevin Ishikane	3,614 Dulce Paz	2,997 Nicholas Beyer	1,840 Fran Tinaj
5,776 Christina Salvatore	3,587 Alon Barnur	2,980 Jwadiga Martins	1,835 Juliya Ostapyuk
5,585 Leon Pickett	3,550 Noris Dominguez	2,947 Joaquin Santos	1,830 Fabian Wilson
5,514 Alexandra Longo	Ramirez	2,946 Kathryn Fell	1,828 Edmund Leddy
5,499 Muhammed Ashraf	3,528 Kimberly Nokk	2,927 Sofia Cedeno Leal	1,826 Yrmaly Lopez
5,407 Roger Fredericks	3,526 Michelle Scourtos	2,922 Frank Ramirez	1,826 Kristina Fennessy
5,020 Ranjana Chopra	3,495 Selina Maldonado	2,922 Frank Ramirez	1,826 Nancy Nunez De
4,975 Maxon Elozier	3,483 Ender Fernando	2,908 Jean Romero Capote	Colls
4,899 Dawid Liniewski	Marcano Cardozo	2,906 Tony Georges	1,825 Paola Ramos
4,813 Hector Cruz	3,459 Mariangela Duerto	2,874 Pablo Solis	1,812 Wilbert Woods
4,802 Jordan Brown	Aranguren		1,809 Pedro Enrique Colls
4,771 Tyler Teague			1,805 Joshua Notte

\$ 2,103 Elizabeth Wallin	\$ 1,797 Nicole Cenknier	\$ 1,615 Cole Stroup	\$ 1,463 Johannys Galban	\$ 1,326 Damisela Morales	\$ 1,235 Roxana Duarte
2,091 Maria La Cruz	1,792 Matthew Castelli	1,613 James Scott	Luzardo	De Bonilla	Castillo
2,082 Hernan Moreno	1,785 Kamyar Soleymani	1,612 David Melendrez	1,463 Dmitry Pendro	1,325 Jakob Terry	1,234 Jonathan Parham
2,077 Michael Battaglio	1,784 Jenny Anderson	1,611 Ivoni Fuimaono	1,460 Joel Nunez	1,324 Arianna Daluz	1,233 Kamal Tayyib
2,077 Crystal Dugger	1,783 Ahmed Elagrab	1,609 Valentina Nguyen	1,457 Braydon Cameron	1,324 Kevin Beaver	1,233 Ana Aponte
2,077 Lori Hamel Johnson	1,782 Robert Skok	1,609 Jasmine L Walker	1,451 Ariadna Gabriela	1,323 Michael Hutchinson	1,233 Sherita Thompson
2,077 Connor O'Leary	1,781 George Shafer	1,605 Shelby Hill	Urbina Bermudez	1,323 Ross Ewen	1,232 Felipe Rojas
2,076 Miguel Hernandez	1,779 Katharine Thorne	1,604 Giancarlo Coppola	1,451 Crizelle Delmo	1,317 Bryce Engstrom	1,231 Steven King
2,070 Marc Futterweit	1,775 Shannon Hannon	1,603 Laura Rojas Barrios	1,447 Isaac Fuentes	1,316 Sean Blaney	1,230 David Ferriolo
2,055 Ireland Sirmi	1,773 William Malerk	1,601 Gyselle Ybarra	1,447 Rafael Sanchez Reyes	1,313 Jonathan Russell	1,229 Grant Heffer
2,051 Kelly Ekker	1,769 Peter Poulakis	1,598 Truman Falkner	1,440 Andrea Cavazos	1,310 Brenna Behan	1,228 Ayisha Henry
2,048 Alejandra Larez	1,762 Peter Kaplanis	1,597 Jennifer Bragg	1,439 Lidia Meglei	1,310 Brock Lampepe	1,227 Shellee Rogerson
Morales	1,762 Carly Ferraro	1,597 Glenn Macaso	1,436 Lalitha Janardhanan	1,309 Adrienne Bragas	1,227 Tucker Gregor
2,035 Maria Diringier	1,761 Samuel Artzis	1,595 Kyle Cooley	1,435 Cassidy Griffin	1,306 Jeremy Chong	1,222 Mariah Cooper
2,032 Christina Scanlon	1,760 Morgan Kobrehel	1,593 Ian Waring	1,435 Erica Bethea	1,306 Marco Ojeda Ortiz	1,219 Johnny Fuller
2,032 Tension Mather	1,757 Mackenzie Burchett	1,590 Jason Thomas	1,435 Magaly Una	1,305 Keshawn Pierce	1,219 Nathan Hunt
2,022 Steven Roberts	1,756 Maria Urdaneta	1,587 Samuel Morrison	1,431 Hunter Bischoff	1,301 Erald Tomorri	1,217 Mark Lomonaco
2,022 Aspen Bell	1,753 Betsy Adney	1,582 Harvey Quinn	1,430 Karen Fleming	1,300 Joanne Quinn	1,217 Jonathan Collins
2,014 Jamie Webster	1,748 James Ganci	1,581 Kayona Witter	1,428 Ivan Villalobos	1,298 Mark Diskin	1,217 Robin Sotomayor
2,008 Cleopatra Sola	1,748 Walter Davis	1,579 Austin Ewing	1,422 Michael Mandella	1,297 Franklin Cruz	1,216 Tomarus Burks
2,005 Natasha	1,747 Darion Fleming	1,576 Charlie Bermudez	1,421 John Tong	Espinoza	1,214 Philip Henson
Carvalho-Miner	1,747 Richard Millington	1,573 Paul Read	1,418 Katelynn Ucar	1,297 Jennifer Sosa	1,213 Jon Golin
2,005 Kim Tran	1,746 Karyssa Rivera	1,573 Darius Yousif	1,412 Carlos Marin	1,297 Dalton Cassavoy	1,213 Justin Maska
1,994 Sean Gillespie	1,742 Laura Kologenski	1,572 Mary Teah	1,411 Massoud Vaziri	1,297 Margorie Mignogna	1,211 Justin Sherman
1,986 Caren Deanda	1,739 Funmilola Elumade	1,564 Michael McKiernan	1,408 Bradley Harrell	1,296 Nicholas Llewellyn	1,210 Ivonne Leon
1,982 Aaron Patt	1,738 Nina Blackmon	1,559 Joshua Hosenbold	1,406 Isanny Rosario Abreu	1,294 Susan daCruz	Viviescas
1,977 Sharon Potter	1,733 Hannia Zarate Torres	1,557 Cristian Yanez Ojeda	1,403 Hakan Ozalpaskan	1,294 Justin Jones	1,210 Irma Gallardo
1,975 George Ray	1,733 Maria Galvez	1,553 Jessica Specht	1,401 Kathy Chapple	1,293 Sonia Tyner	1,210 Stephanie Dunbar
1,972 Mariana Landaeta	1,731 Joshua Hammond	1,553 Toma Kassab	1,400 Tatiana Pestana	1,293 Stephen Davis	1,208 Nicholas Liening
1,969 Phi Phan	1,731 Michael Parker	1,551 Brandine Floyd	1,399 Christopher J Ross	1,289 Christian Salcedo	1,208 Christopher Dark
1,968 Jabari Thompson	1,727 Josefina Lugo	1,551 Margarita Hickman	1,395 Justin Neal	1,289 Kempton Perry	1,208 Jennifer Savino
1,967 Alexander Gross	1,727 Daniel Plourde	1,548 Jennifer Jantzen	1,394 Jordan A Miller	1,287 Aubrie Ray	1,208 Julian Committee
1,965 Mych Teagardner	1,725 Christine LaGambina	1,545 Garrett Amora	1,392 Sandy Metellus	1,287 Shahriar	1,205 Fritznel Octave
1,934 Natalia Beltran	1,722 Juan Nunez	1,545 Steffanie Sainato	1,391 John Torres	Mohammadi	1,203 Carolyn George
Hernandez	1,718 William Heilman	1,532 Crystal Rodgers	1,389 Ethan Pfeifer	1,285 Jessica Kay	1,202 Jason Goines
1,931 Mark Reilly	1,717 Andrea Erwin	1,531 Nathaniel Magda	1,387 Marjory Murat	1,285 Abraham El Refaei	1,201 Yasmeli Villasamil
1,930 Abraham Mogilevsky	1,715 Mario Borino	1,530 Jonathan Ojendi	1,382 Jesse Fullmer	1,284 Dalton Beam	1,197 Patrick Sullivan
1,928 Edon Nevzadi	1,714 Kyle VanBibber	1,527 Kayla Whipp	1,381 Lashanda Taylor	1,282 Jack Fisher	1,196 Nasser Mattar
1,926 Devin Lewis	1,709 Bryan Brasil	1,527 Darius Rowan	1,376 Jorge Alvarez	1,281 Carlos Colina	1,194 Alexandra Gasper
1,926 Oriana Lezcano	1,707 Ronald Slusarski	1,526 Sanad Altal	1,374 Mason Tortorice	1,277 Enid Franco	1,190 Krysten Riddensdale
1,923 Sandra Winstead	1,704 Jacob Russell	1,525 Peer Shmelzer	1,373 Luciano Valero Vidal	1,276 Jenni Alvarez	1,189 Fiona McLain
1,923 Matthew Sturgis	1,702 Austin T Smith	1,523 Edgar Rauseo Agreda	1,371 Amber J Smith	1,275 Daniel Bean	1,188 Michael Carter
1,922 Todd Weinberg	1,702 Dayana Silva Barraez	1,519 Marcellus Brice	1,362 Kara Roenspies	1,272 Enri Sako	1,185 Hugo Valleclillo
1,909 Claudia Jacquet	1,695 John Bugni	1,519 Michael McLaughlin	1,360 Nicolas Busch	1,269 Sujaila Gattas	1,185 Joseph Hogue
1,909 Sarah Nieman	1,694 Eldine Mpanzu	1,517 Danny Souri	1,359 Jeffery Deputy	1,266 Patricia Hernandez	1,185 Victor Romero
1,905 Holly Bonhorst	1,693 Claudia Zeamarin	1,515 Lleison Martinez	1,358 Chris Densham	1,262 Marian Gerges	1,181 Trina Cline
1,900 Lawrence Smith	1,693 Celin Gonzalez	1,515 Velvet De Sousa	1,354 Christian Delgado	1,260 Veronica Coval	1,180 Juan Urribarri
1,891 Connor Brown	Ballesteros	Dagostino	1,353 Tiffney Harmouche	1,260 Christopher P Filline	1,178 Marcus Howard
1,889 Nathan Labranche	1,684 Mike Reed	1,508 Francis Barrientos	1,353 Woodrow Kincaid	1,259 Woodrow Kincaid	1,177 Cindy Verdespina
1,883 Jourdan Powell	1,683 Ethan Tolbert	1,503 Christina Babcock	1,352 Hayden Sheppard	1,259 Mark Hart	1,177 Cathy Dishong
1,877 Robert Taupau	1,682 Sirdaniel Turner	1,501 Heather Fowler	1,350 Corey Vertz	1,257 Shannon Stroud	1,174 Joseph Massucci
1,862 Jerry Allien	1,680 Jacqueline Higareda	1,499 Patricia Forbes	1,347 Dylan Stickle	1,256 Mariana Morales	1,172 Sean Taylor
1,854 Lance Cobbs	1,669 Maria Lugo Rincon	1,498 Dennis Manko	1,346 Marco Mendoza	1,249 James Sherwood	1,169 Jessica Perez Fuentes
1,847 Mathew Kahwaji	1,668 Kashala Guiden	1,494 Marshall Habba	Cedeño	1,248 Zindora Crawford	1,169 Monica Lee
1,844 Brian Morris	1,662 Dana Martin	1,493 Akram Mirahmadi	1,345 Chilynn Acevedo	1,247 Carson Hanez	1,168 Riche Guye
1,842 Blair Sheppard	Gonzalez	Shalamzari	1,343 Erin Gonzalez	1,246 Samuel Marzula	1,159 Aurea Gutierrez-Finol
1,840 Fran Tinaj	1,659 Jose Anderson	1,493 Jonathan Ballard	1,341 Jermaine Moyer	1,243 Patrick Keohane	1,159 Takeedra Hardesty
1,835 Juliya Ostapyuk	1,653 Cash Sampson	1,491 Susana Vargas	1,341 Brittney Tancowny	1,243 Viktoriya Khyzha	1,159 Adam Kidikas
1,830 Fabian Wilson	1,653 Carlos Figueroa Perez	1,488 Katty Silva	1,337 Elmar Salas Velasco	1,242 Kauatoa Makaui	1,153 Gary Louis-Charles
1,828 Edmund Leddy	1,651 Alexander Black	1,484 Reinaldo Martinez	1,335 Maria Papilago	1,241 Michael Panella	1,151 Gustavo Andres
1,826 Yrmaly Lopez	1,647 Joseph Kanaan	1,482 Joseph Grushko	1,334 Alex Grushko	Sarah-Marie	Garcia Chirinos
1,826 Kristina Fennessy	1,638 Carlos Villalba Suarez	1,476 Meredith Woolverton	1,332 Ikram Al-Shobaki	Sandford	1,150 Tristian Haynes
1,826 Nancy Nunez De	1,630 Donald Gregoire	1,474 Eric Ramirez	1,331 Marvelise Sanchez	1,238 Simonne Leblanc	1,149 Taylor Quinn
Colls	1,626 Leonardo Zaracual	1,472 Babajide Obashoto	1,331 Shenise	1,237 Debbie-Ann	1,147 Priscilla Brito
1,825 Paola Ramos	1,625 Richard Carter	1,468 Fernando Molina	Monk-Eggleston	Whitehorne	1,146 Omar Hashimi
1,812 Wilbert Woods	1,622 Carla Villalobos	1,468 Jose Colmenarez	1,327 Aaron Chen	1,236 Douglas Bryant	1,146 Taylor Kuhl
1,809 Pedro Enrique Colls	1,616 Omaira Garces	1,465 Garrett Cegon	1,327 Kathleen McArthur	1,235 Shantasia McCain	1,142 Christopher Bentley
1,805 Joshua Notte	Ramonez		1,327 Tyler Worstell		1,141 Yesenia Garcia






WORLD'S GREATEST BONUS - CONTINUED

\$ 1,140 Kareem Mutia	\$ 1,115 Genesis Perez	\$ 1,083 Ana Yopez	\$ 1,056 Mayerlin Ramirez Davila
1,139 Karlie Howard	1,115 Nauleni Tuionetoa	1,080 Scott Jay	1,056 Genesis Rosario
1,139 Melissa Argomaniz	1,111 Leoneysa Ceballos	1,079 Abbey Rickelmann	1,054 James Keeney
1,138 Calene Rogers	1,106 Kolbie Lewis	1,077 Brandon Gustin	1,052 Chantia Williams
1,138 Aaron Ebel	1,105 Michael Giachetti	1,075 William Speckels	1,052 Kevin Dimery
1,136 Carlos Camacho Medina	1,104 Patricia Rawls	1,073 Joshua Egyud	1,052 Christopher Rolph
1,135 Mayra Gutierrez Rodriguez	1,104 Ryan Jarvie	1,072 Michael Ribovich	1,052 Danielle Morales
1,135 Delany McCormick	1,103 Richard Tabanji	1,071 Marvin Mondragon	1,051 Lynn Jenkins
1,134 Jairo Cabrera Rojas	1,100 Stephany Garcia	1,069 Bendu Jackson	1,051 Michele Stewart
1,131 Yolette Mompont	1,100 Chad McLaughlin	1,068 Caleb McConnell	1,051 Matthew Bindert
1,127 Dustin Dunbar	1,100 Megan Laird	1,067 Barbara King	1,051 Christopher Gorbach
1,126 Seth Nieves	1,098 Trace Johnson	1,065 Robin Cole	1,050 Christopher Braun
1,126 Jasmynne Norris	1,097 Osiris Kessinger	1,065 Nicholas Smith	1,049 Amira Al Hajali
1,124 Gustavo Cardenas Gonzalez	1,096 Stephanie Novel	1,064 Lourdes Romero Medina	1,048 Tyler Parker
1,120 Chantel Mellema	1,095 Cassandra Bryce	1,062 Jose Arroyo	1,047 Richard Leveille
1,119 Sean Rivera	1,094 Chayson Williams	1,062 Daniela Gomez	1,046 Dallas Johnson
1,119 Daniela Rangel	1,092 William Cesar	1,059 Rosmery Gomez Castillo	1,046 Weena Centeno-Wade
1,118 Jennifer Ragan	1,091 Gregory Northrup	1,058 Ornela Martinaj	1,043 Danielle Hercules
1,116 Ebony Ortiz	1,088 Marcus Pettigrew	1,057 Gregory S Miller	1,042 Daquan Phillips
	1,087 Donald Hollen		1,041 Mama Atetu
	1,084 Jaret Mielnicki		

LEADERSHIP BONUS - CONTINUED

\$ 5,746 Daniel Prinzo	\$ 3,622 Doris Martinez Garcia	\$ 2,517 Alec Seibold	\$ 1,708 Kevin Butchino	\$ 1,153 Sara Hart	\$ 775 Anthony Chinaglia
5,718 Tami Chaimov	3,577 Kelly Schoenherr	2,512 Adem Abdula	1,705 Jordan Jones	1,152 Katharine Thorne	771 Francesca Veltri
5,545 Adrain Alfred	3,518 Begona Patino-Lopez	2,478 Marisa Willgruber	1,705 Laura Graham	1,152 Justin Sutton	766 Michelle Gould
5,525 Sara Vaz	3,498 Luay Ghawi	2,472 Cartiza Rojas	1,693 Lawrence Smith	1,147 Jessica Specht	761 Ashley Mysza
5,508 Helgi Bistochett Navarro	3,493 Mac Duddy	2,462 Mohamed Shogar	1,689 Evan Donoghue	1,140 Danial Arif	745 Asante Jackson
5,484 Kimberly Hamilton	3,485 Devon Chapman	2,449 Benci Lavorini	1,688 Paula Thompson	1,133 Claudio Merizaj	745 Dwayne Gomez
5,411 Lauren Vassallo	3,472 Slavita Hut	2,428 Mathew Kahwaji	1,681 Cash Sampson	1,101 Shantayia Williams	742 Jonathan Ballard
5,388 Kelly Ekker	3,468 Kevin Appasamy	2,394 Nick Scordos	1,678 Matthew Hunsberger	1,096 Tyler Cox	740 Mavrick Fredericks
5,294 Toni-Ann Allen	3,466 Peter Gabranski	2,391 Ian Zollos	1,676 Mark Reilly	1,094 Rosa Teixeira	739 Rachael Fleming
5,276 Blake Higuchi	3,457 Christopher Gilbert	2,386 Omar Billy	1,632 Nelly Cuba De Tabares	1,092 Morgan Tranquist	734 Stephanie Prince Leon
5,254 Johnny Fuller	3,425 Elijah Brown	2,368 Karlie Howard	1,628 Mele Makau	1,090 Zindora Crawford	
5,195 Anthony Mazurkewicz	3,424 Christopher Hintz	2,362 John Catalano	1,627 Rebecca Patterson	1,086 Avion Johnson	729 Zachery McHattie
5,183 Bobby Park	3,361 Pedro Lemos	2,345 Jake Yagjian	1,627 Angel Caridad	1,086 Ryan Hall	728 Paul Torman
5,170 Andi Iftiu	3,361 Aaron Piotrowski	2,341 Jennifer Jantzen	1,618 Joseph Crivelli	1,075 Sione Maumau	727 Lorena Barriere
5,170 Luis Barbaresco Garcia	3,320 Ryan Slone	2,337 London Burnett	1,602 Jonathan Phillips	1,074 Bryant Logan	723 Edward Leon
5,144 Zackarea Hakim	3,280 Justin Diaz	2,328 Nelson Desmond	1,592 Fatima Jaguros	1,073 Sean Blaney	720 Alvaro Ramirez Calderon
5,063 James Sordan	3,276 Nafic Djendji Abdel Khalek	2,318 Jordan Stelzer	1,535 Steve Svendsen	1,070 Ryan McIntosh	717 Molly Remhof
5,051 Antonino Taormina	3,256 Dianka Blash	2,285 Morgan Lobello	1,533 Bryan Smith	1,066 Matthew Sutton	717 Thomas Wright
5,025 Saury Espallat	3,256 Ervin Metaj	2,283 Michael Wright	1,520 Jesse Rennich	1,065 Jonathan Collins	705 Thomas Wright
4,978 Adrienne Bragas	3,252 Joshua Jackson	2,272 Marsei Hogan	1,504 Erica Robertson	1,062 Fouad Gerges	702 Marvin Gonzalez
4,963 Alejandra Ramos	3,170 Giovanni Diduro	2,259 Christopher Larsen	1,483 James Cassie	1,054 Michael Castro	687 Evelyn Romero
4,867 Ashley Rust	3,162 Danisabel Rodriguez	2,258 William Dugan	1,465 Jillian Heaney	1,046 Vivian Trinh	683 Rex Munsey
4,865 Taleb Jammoul Hajali	3,133 Armando Aiello	2,253 Arnessa Beamon	1,460 Havis Alvarado	1,033 Candace Williams	682 Marvin Fernandez
4,820 Clayton Slaughter	3,091 Andrew Hynan	2,224 Brenda Fox	1,452 Michele Faul	1,033 Jeanine Barlettano	676 Jessie Holland
4,738 Sabrina Ashraf	3,088 Jadelene Welty	2,212 Taurean Flournoy	1,452 Mark Lomonaco	1,030 Kelechi Anele	669 Richard Sidoti
4,736 Stella Roznovan	3,086 Tommica Gibson	2,210 Jenna Grula	1,443 Alyssa Shamsi	1,029 Sean Smith	668 Jordan Russell
4,700 Andreina Atencio Prado	3,076 Jeffrey Hudson	2,209 Gunnar Jorstad	1,439 Abigail Luna Rodriguez	1,026 Andres Liranzo	663 Darez Meriwether
4,683 Iv Menache	3,074 Joshua Wang	2,207 Kwabena Antwi	1,436 Steven Counts	1,018 Quashade Copney	660 Steven Dell
4,681 Joshua Goodman	3,046 John Tong	2,193 Christopher Botelth	1,415 Chris McFoy	981 Richard Tabanji	657 Joshua Reyes
4,680 Christian Gocaj	3,036 Matthew Ward	2,189 Danny Juskiw	1,409 Anthony Marsella	978 Levor Morgan	647 Levor Morgan
4,658 Tyler Teague	3,009 Shonda Duckett	2,154 Marcus Moody	1,395 Kasali Kotun	968 Rana Shirer	644 Rodney Williams
4,627 Luis Velasquez	3,008 Michael Burningham	2,152 Michael Romero	1,395 Patricia Cicerale	967 Tichina Haughton	638 Stephen Davis
4,524 Daniel Umbertone	2,993 Venus Grier	2,146 Maria Bonilla Borrego	1,385 Jeffery May	966 Chris Densham	638 Justin Sherman
4,485 Mark Bernsdorff	2,990 Axel Carrasquel	2,141 Jason Bratin	1,355 April Baxter	964 Cyan Kissinger	636 Woodrow Kincaid
4,465 Ryan Crawford	2,987 Zachery Kertulis	2,107 Jovanie Scarlett	1,352 Alexandra Berberich	963 Jessica Kay	635 Kenneth Barker
4,449 Tomarus Burks	2,982 John Santosuosso	2,102 Daniel Perkins	1,352 Ryan Hritz	957 Jacob Krakora	632 Antoinette Honorat
4,401 Gregory Rudolph	2,954 Monica Montgomery	2,093 Daniel Schwartz	1,351 Daniel Arzate Roa	956 Muzit Berhe	630 Jose Anderson
4,362 James Fangmann	2,908 Brent Bowling	2,068 Joshua Egyud	1,340 Hasan Ghazal	956 Alexandra Jaeger	626 Chalisa Holmes
4,284 Daniel Ramirez	2,898 Kamal Tayyib	2,060 Tabitha McDermid	1,338 Ariana Jones	949 Phoebe He	624 Mycah Teagardner
4,178 Matthew Turnquist	2,892 Elvis Cartaya	2,059 Carlo Buhay	1,336 Tina Nelson	945 Tyler Parker	618 Nicole Wright
4,155 Timothy Wilson	2,866 Veronica Coval	2,050 Adam Wheeler	1,324 Casey Combs	945 Daniel Foore	618 Stacy McCallum
4,139 Joy Vann-Austin	2,861 Thor Leighton	2,045 Jose Castillo	1,324 Kade Beck	930 Joshua Bacchus	616 Kempton Perry
4,131 John Schaeffer	2,856 Daniel Orr	2,039 Richard Whyte	1,320 Sean Gillespie	919 Sabrina Levi	613 Kevin Gillum
4,122 Patrick McKeown	2,841 Roy Rojas	2,017 Paul Kelly	1,313 Aaron Parks	912 Tamar Epton	606 Trevor Bailey
4,081 Seth Frisby-Jack	2,821 Luis Osorio Bello	2,011 Anthony Solano	1,302 Diego Vargas	910 Steve Bryant	602 Michele Stewart
4,022 Ross Ewen	2,819 Sergio Carta	1,988 Spencer Kozaj	1,269 Alyssa Libby	905 Steven Roberts	594 Agnieszka Kuser
4,019 Brian Jerome	2,815 Tanner West	1,968 Minh Phung	1,268 Elyse Bryan	904 Erald Tomorri	594 Kyle VanBibber
4,010 William Thomas	2,796 Michael Battaglio	1,960 Tyler Church	1,268 Drake Smith	896 Christopher P Filline	585 Candice Seabrooks
3,992 Michael McKiernan	2,793 Noe Perez	1,951 Joseph McCallister	1,256 Ameenah Little	893 Arianna DaLuz	579 Shannon Cotter
3,981 Carmen Pena Guedez	2,768 Phi Phan	1,947 Cole Hatfield	1,244 William Parmeter	886 Henry Jacobs	579 Christina Salvatore
3,976 Jhanna Valerio Vivas	2,750 Rafael Medina	1,939 Victoria Lindner	1,243 Michael Gerstein	883 Tiffany Bertao	578 Steffanie Sainato
3,968 Matthew Diulus	2,730 Elias Boles	1,935 Joshua Notte	1,239 Nadia Bailey-Robinson	880 Velvet De Sousa Dagostino	577 Roxie Soto
3,920 Nairobi Contreras	2,702 Meaghan Krecsko	1,916 Ebony Ortiz	1,238 Miquel Diego Esquivel	877 Danielle Morales	574 Aubrie Ray
3,863 George Shafiek	2,693 Heriberto Chavez	1,898 Jeffrey Hall	1,231 Aaron Friedlander	867 Nabil Atallah	557 Victor Romero
3,819 John Lamere	2,692 Roy Stephens	1,889 Aaron Patt	1,230 Ruben Terrero	859 Peter Barany	548 Lynn Jenkins
3,812 Daryl Graham	2,685 Cara DeFiore	1,889 Bruno Nuro	1,224 Michelle Olivo	855 Cameron Gray	543 Mia Mitchell
3,773 Connor Markins	2,665 Lisa Lawrence	1,877 Joey Almeida	1,224 Thomas Huynh	842 Julian Navalta	539 Dirk Devries
3,748 Samy Jacques	2,653 Erin Allen	1,873 Roger Fredericks	1,219 Rachael Glamp	829 Imani Banks	534 Benjamin Sulcer
3,743 Sean Shephard	2,638 Bryce Engstrom	1,871 Morvarid Tadayan	1,217 Brendan Suranyi	829 Justin Schmidt	532 Skay Nusenu
3,725 Tyler Ortiz	2,608 Samuel Artzis	1,801 Justin Hermann	1,217 Derek Johnson	829 Amanda Ashley	529 Kathleen Mezik
3,707 Andrew Elledge	2,606 John Collins	1,788 Razzan Zarba	1,214 Michael Gerstein	806 Jorge Toribio	522 Gregory Caldwell
3,704 Eric Snyder	2,578 Darrin Roberts	1,788 Phillip Rigoli	1,209 Sonia Tyner	803 Jason Green	516 Pree Shmelzer
3,698 Carey Hartman	2,577 Ryan Fickert	1,788 Ireland Sirni	1,205 Joseph Michelin	800 Jason Ashline	509 Snoor Qaradaghi
3,698 Alan Sedaghat	2,547 Damen Hartwick	1,780 Kristi Basho	1,199 Sarah Reay	797 Jonathan Ojendi	509 James Romero
3,680 Ed-Maggie Myrthil	2,545 Jessica Chang	1,756 Nicole Herrin	1,196 Carlos Falcon Barros	795 Ayana Hill	509 Sky Plunkett
3,641 Romal Omid	2,538 Mark Avuil	1,733 Leonardo Alsina	1,196 Daniel Lopez-Velasquez	792 Jennifer Lucero	505 Eric Butt
	2,522 Yelineth Godoy Latuff	1,713 Matthew McDowell	1,190 Brandine Floyd	783 Michael Hutchinson	
				782 Brock Lampepe	

LEADERSHIP BONUS

1	2	3	4	5
				
\$49,850 Dustin Venekamp	\$46,840 AO	\$35,126 AO	\$25,840 Sabrina Lloyd	\$25,367 Richardson Latino Division

DECEMBER BONUS LEADERS | PAYOUT: **\$1,894,751** | QUALIFIERS: **801**

\$ 49,850 Taulant Bane	\$ 14,368 Edward DeFurio	\$ 9,910 Brody Maughan-Evanson	\$ 8,169 David Carpenter	\$ 7,055 Katie Stahulak	\$ 6,492 Christina Shanno Baldwin
46,840 Ryan Stenglein	13,073 Chris La Fond	9,544 Chilynn Acevedo	8,107 Moriah Chandler	7,010 Alfredo Garcia	6,269 Nicole Preston
35,126 Eno Iftiu	12,969 Jean M Joseph	9,277 Alipate Makau	8,035 Gabriel Rocha	6,996 Melinda-Rae Lyse	6,255 Martin Salavec
25,840 Zach Otto	12,917 Jorge Caridad	9,256 Matthew Conrad	7,864 Jean Romero Capote	6,989 Ryan Wilson	6,250 Vincent Massari
25,367 Yania Tineo Soto	12,792 Claudio Martinaj	9,136 Mark Neilson	7,859 Dustin Dunbar	6,945 Matthew Hudlin	6,211 Rita Rider
24,764 Mark Dushaj	12,692 Paul Samra	9,113 Jeremiah Russin	7,797 Brandon Minor	6,889 Daniel Zottler	6,196 Gianni Toma
22,210 Patrycja Grudzinska	12,609 Joseph Rotolo	8,918 Travis Picklesimer	7,674 Daniel Pacheco	6,771 Ahmed Kassem	6,011 Maria Elisa Moros
21,895 Eric Thompson	12,568 Duane Shaw	8,908 Rielly Maher	7,587 Edgar Velasquez Romero	6,738 Melissa Sidoti	6,011 Victoria Lindner
21,426 Daniel Li	12,535 Ashley Clarke	8,815 Anton Ljiljdjuraj	7,443 Britton Costa	6,698 Steven King	5,956 Magda Figueiredo
20,530 Arif Hajro	11,433 Joseph Tomanovich	8,716 Jenny Kim	7,187 Nicholas Chuma	6,630 Massoud Vaziri	5,942 Victoria Lewis
18,853 Joshua Olin	10,908 Danny Souri	8,619 Adianeza Rodriguez	7,184 Maria Martinez	6,611 Darrell Asbell	5,862 Yelitza Dominguez
17,670 John Vacca	10,710 Jillian Getz	8,509 Clint Perry	7,175 Jozef Tinaj	6,607 Donald DeVoise	5,792 Jonathan Rindt
17,088 Bruce Viaje	10,628 Klagsley Hansen	8,466 Bobby Hamilton	7,170 Andrew Bishop	6,558 Jake Gelb	5,775 Nakita Fortin
17,008 Arturo Romero	10,188 Bobby Gujral	8,377 Johnny Ly	7,094 Troy Williams	6,521 Gabriela Sime	5,752 Mark Lahijani

MGA/RGA GROWTH BONUS

MGA

1 DAVID CARPENTER \$187,572 Dustin Venekamp	2 BRODY MAUGHAN-EVANSON \$63,435 Simon Arias	3 MIKE PARAGIOU \$58,761 S-S-Parks-Salvaggi	4 SCOTT WHEELER \$53,522 Satti-Kanaan	5 ZACH OTTO \$49,949 Sabrina Lloyd
6 GABRIELA SIME \$38,670 Fisher-Zuzick	7 ALON BARNUR \$34,356 AO	8 BRENT BOWLING \$33,541 S-S-Parks-Salvaggi	9 CHRIS LA FOND \$30,696 AO	10 ERIC THOMPSON \$30,415 S-S-Parks-Salvaggi

RGA

1 MARIO HAJRO \$209,452 AO	2 MATTHEW CONRAD \$62,540 S-S-Parks-Salvaggi	3 ROBERT JANEV \$54,092 Sabrina Lloyd	4 MARK NEILSON \$41,277 AO	5 MEAGHAN KRECSKO \$34,877 AO
6 MELINDA-RAE LYSE \$30,920 AO	7 MATTHEW DIULUS \$27,767 Simon Arias	8 JOSHUA OLIN \$27,627 AO	9 SARA VAZ \$25,205 AO	10 DAVID QUEVILLON \$25,202 Mathew Hart

MGAROOKE

1 ARIF HAJRO \$118,981 AO	2 ENO IFTIU \$101,495 AO	3 ASTRID CASTRILLON \$33,366 Hemerson Gonzalez	4 JEAN ROMERO CAPOTE \$23,553 Jesus Romero	5 JOHN VACCA \$15,267 Tommy Vena
6 TYLER BOULDEN \$14,552 Josh West	7 TRAVIS PICKLESIMER \$11,509 S-S-Bendure-Hartwig	8 MARTIN SALAVEC \$10,345 Travis Moody	9 TROY WILLIAMS \$9,327 Souley Bah	10 PATRICK MCKEOWN \$8,741 Stephen Jubrey

DECEMBER BONUS LEADERS

PAYOUT: \$2,888,843

QUALIFIERS: 208

MGA

\$187,572 David Carpenter
\$63,435 Brody Maughan-Evanson
\$58,761 Mike Paragiou
\$53,522 Scott Wheeler
\$49,949 Zach Otto
\$38,670 Gabriela Sime
\$34,356 Alon Barnur
\$33,541 Brent Bowling
\$30,696 Chris La Fond
\$30,415 Eric Thompson
\$28,006 Carlo Buhay
\$27,906 Jessica Chang
\$27,436 John Santosuosso
\$27,072 Rielly Maher
\$23,785 Matthew Conrad
\$23,413 Brandon Minor
\$22,878 Alipate Makau
\$20,315 Nicholas Chuma
\$19,925 Kelly Ekker
\$18,719 Michael Russin
\$18,456 Gregory Rudolph
\$17,791 Mark Bernsdorff
\$17,335 Ryan McIntosh

\$16,225 Stuart Pagan
\$15,929 Ashley Clarke
\$15,773 Taurean Flournoy
\$15,594 Patrick Knouse
\$15,071 Donald DeVoise
\$14,490 Daniel G Johnson
\$13,537 Justin Adams
\$13,302 Joseph Rotolo
\$12,375 Darcy Schrieber
\$12,212 Andrew Chambers
\$12,152 Andrew Bishop
\$11,768 Duni Olusegun
\$11,752 Lauren Vassallo
\$11,737 Erin Allen
\$11,618 Chris McFoy
\$11,278 Brandon Hughes
\$11,234 Adam Kidikas
\$11,017 Massoud Vaziri
\$10,940 Stella Roznovan
\$10,920 Jessica Kay
\$10,500 Jesse Rennich
\$10,304 Romal Omid
\$10,023 Cara DeFiore
\$9,916 Jesse Doherty

\$9,694 John Collins
\$9,641 Tina Skalkos
\$9,341 Jennifer Ragan
\$9,334 Alberto Alcala
\$8,708 Raul Rojas
\$8,552 Ryan Stenglein
\$8,389 Pablo Solis
\$8,236 Kevin Butchino
\$7,909 Dustin Dunbar
\$7,161 Blake Higuchi
\$7,157 Joseph McCallister
\$7,153 Chase Miller
\$7,071 Rita Rider
\$6,990 Duane Shaw
\$6,522 Justin Hermann
\$6,367 Matthew Diulus
\$6,200 Tanner Duy
\$5,893 Brian Jerome
\$5,772 Crystal Vairetta
\$5,556 Michael Russo
\$5,390 Michael Romero
\$5,323 Matthew McDowell

MGAROOKE

\$118,981 Arif Hajro
\$101,495 Eno Iftiu
\$33,366 Astrid Castrillon
\$23,553 Jean Romero Capote
\$15,267 John Vacca
\$14,552 Tyler Boulden
\$11,509 Travis Picklesimer
\$10,345 Martin Salavec
\$9,327 Troy Williams
\$8,741 Patrick McKeown
\$8,262 Albert Huff
\$8,114 Jake Gelb
\$7,822 Peter Padro
\$6,168 Eric Snyder
\$6,078 Johnny Fuller
\$5,635 Christopher McGlynn
\$5,104 Nicole Preston

RGA

\$209,452 Mario Hajro
\$62,540 Matthew Conrad
\$54,092 Robert Janev
\$41,277 Mark Neilson
\$34,877 Meaghan Krecsko
\$30,920 Melinda-Rae Lyse
\$27,767 Matthew Diulus
\$27,627 Joshua Olin
\$25,205 Sara Vaz
\$25,202 David Quevillon
\$24,693 Kimberly Hamilton
\$21,072 Andrew Bishop
\$20,590 Paul Kelly
\$20,436 Ryan Stenglein
\$19,755 Justin Adams
\$18,462 Patrick Knouse
\$18,283 Chase Miller
\$16,356 Bruce Viaje
\$16,012 Gregory Rudolph
\$14,196 Tim McAdams
\$13,749 Matthew Turnquist
\$13,740 Casey Kunash

\$13,177 Bobby Hamilton
\$13,097 Adam Kidikas
\$12,605 Ryan Wilson
\$11,972 Pedro Lemos
\$10,576 Joseph Tomanovich
\$10,358 Tony Geer
\$10,150 Kingsley Ibeh
\$10,110 Tyler Boulden
\$9,996 Brandon Summerton
\$9,021 Peter Kwiatkowski
\$8,249 Mike Paragiou
\$7,867 Kaitlyn Brandt
\$7,837 Jinelly Urena
\$7,550 Stuart Pagan
\$7,436 Derrick Mason
\$7,303 James Sodan
\$7,040 Joshua Goodman
\$6,441 Britton Costa
\$5,870 David Carpenter
\$5,731 Michael Clemente
\$5,470 Slavita Hut

RGA LEADERSHIP BONUS

1



MARIO HAJRO
\$89,551
AO

2



ROBERT JANEV
\$60,618
Sabrina Lloyd

3



DAVID CARPENTER
\$55,100
Dustin Venekamp

DECEMBER BONUS LEADERS

PAYOUT: \$1,031,082

QUALIFIERS: 164

\$ 89,551 Mario Hajro	\$ 11,173 Andy Batten	\$ 5,946 Patrick Knouse	\$ 3,328 Travis Vaughn	\$ 2,292 Tiffany	\$ 1,141 Erin Allen
60,618 Robert Janev	10,733 Justin Adams	5,843 Kelly Ekker	3,276 David Quevillon	2,233 Babin-Washington	1,131 Mac Duddy
55,100 David Carpenter	10,276 Clayton Slaughter	5,839 Ryan Stenglein	3,259 Sergio Carta	2,097 Darez Meriwether	1,097 Darez Meriwether
36,270 Mark Neilson	9,947 Eric Thompson	5,625 John Vacca	3,219 Andrew Chambers	2,230 Mark Lahijani	1,095 Robert Jackson
35,257 Joshua Olin	9,869 Joseph Tomanovich	5,590 Matthew Conrad	3,189 Samantha Ralston	2,126 Jason Bratin	1,071 Jesse Fullmer
29,503 Corey Helly	9,517 Alberto Alcalá	5,171 Brent Bowling	3,144 Morgan Lobello	2,055 Nicole Preston	1,037 Samuel Artzis
24,085 Bobby Gujral	9,095 Chase Miller	5,163 David Rigney	3,127 Tim McAdams	2,033 William Parmeter	1,036 Brandon Schwed
22,283 Darcy Schrieber	9,038 Matthew Turnquist	5,047 Jake Yagjian	3,082 Daniel G Johnson	1,970 Bryan Juskiw	987 Matthew Bogle
19,965 Mike Paragiou	8,949 James Sodan	4,765 Michael Gerstein	3,025 Joseph Rotolo	1,939 Jessica Kay	985 Peter Gabranski
18,984 Walter Icaza	8,806 Bobby Hamilton	4,731 Tyler Boulden	3,024 Zach Otto	1,889 Brenda Fox	780 Magda Figueiredo
15,904 Helgi Bistochett	8,590 Gabriela Sime	4,677 Scott Wheeler	2,953 Joshua Jackson	1,871 Doron Freud	746 Elias Boles
Navarro	8,349 Paul Kelly	4,665 Jenny Kim	2,819 Alexis Pineiro	1,856 DeShawn Moore	738 Christopher Botelho
15,903 Casey Kunash	8,205 Jeffrey Espinal	4,630 Jessica Chang	2,779 Chris McFoy	1,812 Taurean Flournoy	736 Brandon Baker
15,565 Brody	8,202 Michael Russin	4,264 Amr Shater	2,748 Mavrick Fredericks	1,756 Britton Costa	713 Darrell Asbell
Maughan-Evanson	8,027 Tony Geer	4,064 Sokol Fazliu	2,732 Tyler Worstell	1,753 Tyler Worstell	698 Michael Battaglio
14,284 Matthew Diulus	8,017 Meaghan Krecsko	4,037 Gregory Rudolph	2,659 Darrin Roberts	1,712 Yussuf El-Zein	615 Daniel Umbertone
14,171 Astrid Castrillon	7,815 Christopher Hintz	4,004 Brian Jerome	2,580 Ryan Hall	1,542 Patrick Donovan	601 Jonathan Phillips
13,912 Randall Cook	7,631 Kimberly Hamilton	3,856 Alexis Gomez	2,530 Brandon Summerton	1,520 Marissa Neff	556 Lawrence Smith
13,809 Andrew Bishop	7,232 Steve Bryant	3,744 Romal Omid	2,491 Gary Slocum	1,513 Brandon Minor	521 Jason Ashline
13,295 Reynolds Akuamoaa	6,575 Justin Sutton	3,739 Ryan Wilson	2,438 Joshua Goodman	1,491 Sara Vaz	520 Clint Perry
12,931 Raymond Risucci	6,250 Michael Russo	3,720 Derek Foore	2,416 Peter Kwiatkowski	1,424 Bobby Park	500 Conner White
12,883 Ashley Clarke	6,200 John Santosuosso	3,710 Kaitlyn Brandt	2,413 Ronald Rivera	1,307 Michael Burningham	
12,344 Cody Gardner	6,133 Alexandra Graham	3,673 Jesse Rennick	2,399 Samy Jacques	1,295 Richard Whyte	
11,348 Pedro Lemos	5,967 Bruce Viaje	3,396 Jeffrey A Smith	2,313 Ryan Fickert	1,268 Veronica Coval	

SA/YA DIRECT CODE FIELD TRAINING BONUS

1



LUIS BARBARESCO GARCIA
\$20,521
Richardson Latino Division

2



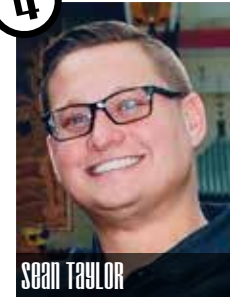
EDGAR VELASQUEZ ROMERO
\$19,010
Richardson Latino Division

3



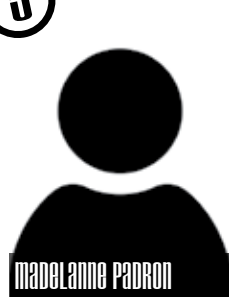
CARLOS FRIAS CARABALLO
\$15,377
Richardson Latino Division

4



SEAN TAYLOR
\$12,725
Henderson-Locker

5



MADLANNE PADRON
\$10,666
Richardson Latino Division






DECEMBER BONUS LEADERS

PAYOUT: \$550,856

QUALIFIERS: 665

\$ 20,521 Luis Barbaresco Garcia	\$ 2,291 Matthew Kerfoot	\$ 1,517 Jonathan Lu	\$ 1,034 Angela Canfield	\$ 780 David Hurst	\$ 643 Miguel Diego
19,010 Edgar Velasquez Romero	2,235 Ana Sevyrn De Osorio	1,515 Brent Henderson	1,018 Hope Davis	778 Maria Pabilago	Esquivel
15,377 Carlos Frias Caraballo	2,226 Nicholas Daltro Santos	1,491 Sayed Hashimi	1,015 Anaka Moss	773 Jonathan Siregar	640 Molly Remhof
12,725 Sean Taylor	2,195 Adrian Atencio	1,463 Diana Navarro	1,014 Susana Vargas	771 Lili Morales	630 Rubin Chaimov
10,666 Madelanne Padron	2,171 Darius Yousif	1,454 Willie Hobbs	1,006 Bryce Engstrom	770 Michael Jang	629 Jennifer Lucero
10,008 Francisco Morell	2,166 Leanne Erney	1,418 Tannison Mather	1,006 Paige Zuzick	769 Kyle VanBibber	617 Jourdan Powell
Revilla	2,141 Havis Alvarado	1,394 Yelitza Manuela Palma Bandres	988 Alek Lichniak	761 Shereen Elabasy	602 Sherita Thompson
8,597 Jairo Cabrera Rojas	2,141 Zack Gordon	1,390 Joshua Briggs	982 Seth-Thomas Ordeneaux	753 Andres Cano	595 Alexandra Berberich
7,770 Damaris Trejo	2,119 Jin Chen	1,388 Anna Mirzaee	979 LaQuanda Calhoun	751 Sky Plunkett	594 Trayvontae Allen
7,161 Rosemery Gomez Castillo	2,091 Kristi Basho	1,380 Gavin Virtue	978 Sara Hart	751 Paige Zuzick	587 Jourdain Powell
6,403 Jessie Holland	2,089 Raul Pinto	1,344 Taleb Jammoul Hajali	973 Adrian Bendo	751 Jeffery Oloyo	602 Sherita Thompson
6,238 Austen Oakes	2,015 Marc Dorceus	1,341 Lamarcus Jackson	949 Mohamed Aljahmi	749 Michael Maloney	595 Alexandra Berberich
5,901 Frederik Diaz Mata	2,002 Evelyn Leon-Perez	1,321 Marvin Fernandez	949 Joseph Bell	748 Akinymi Akinseye	594 Trayvontae Allen
5,644 Mario Borino	1,991 Sharissa Andreas	1,312 Minh Phung	931 Holli Allien	746 Jermaine Moyer	587 Jourdain Powell
5,482 Shiv Patel	1,950 Alexander Gross	1,301 Isiah Brown	929 April Lee	737 Jordan Hamrick	602 Sherita Thompson
4,701 Joseph Crivelli	1,913 Arianna Hobson	1,289 Tiffany Bertao	919 Grant Hefler	736 Caitlin Roth	595 Alexandra Berberich
4,527 Marcos Villalobos Morales	1,909 Brenda Coronado	1,289 Jonathan Collins	918 Derek Ray	734 Kacie Schwartzfigure	594 Trayvontae Allen
4,327 Gustavo Cardenas Gonzalez	1,867 Jennifer Savino	1,285 Dameyan Chambers	904 Charles Gangloff	729 Sahrroz Hussain	587 Jourdain Powell
4,132 Francesca Veltri	1,861 Terrell Gray	1,271 Joanna Shipkowski	901 Michael Locke	723 Amber Thompson	552 Rea Lynch
4,030 Michael Hutchinson	1,856 Aimee Olson	1,269 Daniel Levine	900 Erald Tomorrow	720 Joseph Sarasin	550 Tina Rheume
3,858 Chris Lewis	1,853 Sabrina Agostini	1,263 Jojuan Wilson	899 Katie Stahulak	719 Sandra Armendariz	548 Evan Epstein
3,734 Alexandra Jaeger	1,822 Michael Harvey	1,256 Selina Maldonado	894 Diego Vargas	718 Bezaat Girma	548 Kyiara Celmer
3,705 Fernando Molina	1,808 Estephania Montecillo	1,231 Thomas Wright	890 Arianna DaLuz	714 Rossana Carruyo Parra	548 Lea Adams
3,611 Skay Nusenu	1,763 Ashley Acremant	1,220 Chris Densham	881 De'Carleon Townsend	711 Yasma Powell	546 Anthony Iacovino
3,487 Richard Leveille	1,751 Gianni Toma	1,212 Kristin Kozakiewicz	878 Zakiya Jones	711 Zachery McHattie	546 Ricardo Franco
3,440 Eric Caballero	1,744 Michele Stewart	1,211 Edward Leon	864 Tasha Marker	711 Akil Elzein	545 Andrew Elledge
3,390 Tecole Smith	1,726 Phillip Rigoli	1,209 Jessica Daniels	861 Edwin Contreras Ojeda	706 Ryan Clawson	543 Shanna Rone
3,372 Miguel Marquina	1,719 Heather Graham	1,206 Patricia Cicerale	858 Cristian Yanez Ojeda	706 Matthew Lehman	543 Luke Reiter
3,155 Daniel Arzate Roa	1,711 Ashley Kopchak	1,205 Luis Guzman Millan	846 Nicole Wright	702 Luke Reiter	543 Christopher Nash
3,122 Jared Guglielmino	1,697 Amanda Dougherty	1,170 Jessica Specht	845 Christina Babcock	693 Amanda Urdaneta	536 Jacob Krakora
3,092 Carlos Falcon Barros	1,653 Henry Jacobs	1,164 Jusem Hajali	844 Richard Sidoti	691 Ileana Tineo	535 Brandon Neal
3,092 Snoor Qaradaghi	1,651 Shane Valentine	1,152 Katherine Nummy	839 Joshua Notte	690 Charlotte Robinson	534 Zachary Hager
3,070 Danny Sour	1,638 Patrick Sullivan	1,151 Joseph Michelin	830 Joshua Notte	677 Mariah Luquin Botello	531 Matthew Lewis
2,981 Allan Allas	1,626 Daryuztka Rodriguez Balza	1,148 Alex Jankowski	828 Joshua Seguin	665 Lauretta Bawo	525 Damisela Morales De Bonilla
2,978 Nikolla Lulgjuraj	1,611 Pretoria Samuel	1,146 Laura Knopf	827 Kylie Evanshen	664 Caitlin Hill	524 Firat Ucar
2,946 Juan Aleman Madriz	1,591 Jason Gibson	1,134 Kurt-James MacMillan	827 Corey Bode	664 Dmitry Pendro	522 Ryan Jarvie
2,649 Charlie Bermudez	1,578 Kevin Yeager	1,133 Gabrielle Kolar	827 Calvin Irving	663 Katherine Canducci	521 Patrina Thomas
2,594 Dalton Cassavoy	1,565 Velvet De Sousa Dagostino	1,118 Faith Jones	827 Nancy Djendji	656 Gloriette Liscano Gamera	517 Kristi Mills
2,541 Ryan Martin	1,554 Edwin Perez	1,109 Caitlin Cassidy	805 Outtara Ly-Beltre	655 Michael Santos	503 Bendu Jackson
2,438 Kimbria Bracey	1,545 Andrew Brown	1,086 Michael Castro	792 Nina Blackmon	653 Fouad Gerges	502 Christian Margarum
2,353 Cody Nykoliation	1,533 John Crespin	1,083 Noah Vongunden	792 Crystal Dugger	652 Sean Henry	501 Elmar Salas Velasco
2,352 Steven Roberts	1,532 Nathaniel Magda	1,075 Leonardo Alsina	652 Demarcus Oliver	648 Kelsey Friedler	501 Damon Shere
2,336 Kristel Paredes Garcia	1,528 Kevin Gillum	1,066 Selale Booher	646 Jonathan Pollock		

REINSTATEMENT BONUS

1	2	3	4	5
				
PAMELA OLEARY \$11,593 Gigliione-Ackerman	MARCIA MCDUFFIE \$10,257 Theodore Pappas	ZENON ZORIJ \$10,227 S-S-Parks-Salvaggi	DENISE LEY \$6,472 S-S-Parks-Salvaggi	NICHOLAS GASPARRO \$5,866 Sabrina Lloyd

DECEMBER BONUS LEADERS | PAYOUT: \$76,688 | QUALIFIERS: 65

\$ 11,593 Pamela Oleary	\$ 2,824 Christabel Ornelas	\$ 1,417 Jack Craig	\$ 974 Patrick Ramos	\$ 609 Corrine Loken	\$ 562 Miguel Hernandez
10,257 Marcia McDuffie	2,791 Rodney Ward	1,399 Victor Ledesma	906 Patrice Franklin	583 Sione Maumau	522 Harriet Hunter
10,227 Zenon Zorij	2,772 Gina Kramer	1,150 Linda Torrence	824 Felipa Trevino	577 Elizabeth Keiderling	520 Valerie Ross
6,472 Denise Ley	2,021 John Orr	1,061 Nelson Desmond	658 Karla Stewart		
5,866 Nicholas Gasparro	1,560 Grant Hefler	985 Dason Phaul	626 Kimbria Bracey		










6 BONUS TOTAL: \$9,304,014

WORLD'S GREATEST \$2,861,794	LEADERSHIP \$1,894,751	MGA/RGA GROWTH \$2,888,843	RGA LEADERSHIP \$1,031,082	SA/GA TRAINING \$550,856	REINSTATEMENT \$76,688
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

FOUNDERS CLUB

December Qualifiers—
Outstanding Producers & PR Representatives:

 Alipate Makai Steve Friedlander 10 Qualifications \$139,877 Net ALP 96.4 RET	 Bryan Juskiw S-S-Bendure-Hartwig 7 Qualifications \$89,972 Net ALP 84.3 RET	 Christian Gojcaj AO 1 Qualification \$83,031 Net ALP 85.0 RET
 Joseph Michelin Laura Fisher 2 Qualifications \$81,069 Net ALP 86.5 RET	 Oscar Gastelum Cindy Furer 1 Qualification \$69,732 Net ALP 91.2 RET	 Alessandro Succurro AO 1 Qualification \$69,236 Net ALP 95.2 RET
 DeAnthony Hartman Zach Hart 2 Qualifications \$66,007 Net ALP 85.0 RET	 Derek Sutherlin Evan Holzhauser 1 Qualification \$63,823 Net ALP 86.6 RET	 Jonathan Da-Al Steve Friedlander 2 Qualifications \$56,551 Net ALP 91.6 RET

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



Daniel Paravisini
AO
Contracted 7/20/19
Qualified 12/31/21
\$1,069,687 Net ALP



Douglas Clarke
Brian Schreiter
Contracted 5/28/15
Qualified 12/31/21
\$1,016,862 Net ALP



Carly Ferraro
S-S-Parks-Salvaggi
Contracted 7/20/10
Qualified 12/31/21
\$1,007,570 Net ALP

DIRECTORS OF THE MONTH



Leaders growing leaders

VP of the Month



Fred Hadayia

Fred had 15.33% growth over December 2020.

Sales Director of the Month



Stephanie Kell

Stephanie had 50.10% growth over December 2020.

PR Director of the Month



Michelle Baxter

Michelle met 118.50% of Objective during December 2021.

A TIME TO CELEBRATE



David Zophin

President
American Income Life &
National Income Life Divisions

Adversity causes some men to break; others to break records. – William Arthur Ward

While many people around the world might not have the fondest memories of 2021, all of us at AIL-NILICO have the good fortune to remember 2021 as the incredible, record-breaking year that it was. After charting phenomenal numbers in 2020, I certainly had high expectations for the following year... and not only were those expectations met, but they were exceeded. Once again, our extraordinary agency force and PR team have proven just what this Company is capable of and have given us another year for the books.

I want all of you to know that your hard work and great performances have not gone unnoticed. Both Steve and I recognize everything you did over the past 12 months

to make this Company's star shine even brighter, and we are grateful for it. Your clients are grateful for it. Your recruits, their families, and others you have helped along the way are grateful for it. So if you have any mixed feelings about 2021, know that it was a year in which you truly excelled. Go ahead and take the time to celebrate yourselves. You earned it.

That's because breaking records is something that's meant to be celebrated. It's meant to be observed, commemorated, and it gives good reason to take enormous pride in your work.

Of course, records are also meant to be broken.

As we come full swing into 2022, I want you to keep that in mind – while a record-breaking year gives us every reason to pat ourselves on the back, it also raises the bar and challenges us to do something even better throughout the next 12 months. It allows us to outdo ourselves, and it invites us to see just what we are capable of.

If you're reading this thinking about how difficult or even impossible it would be to accomplish such a feat three times in a row, I want you to remember everything that was thrown at you over the past two

years and what you still managed to achieve despite it all. I want you to remember that as a planet, we arguably faced the biggest crisis of our lifetimes, and yet we still saw our two best years to date. As Mr. Ward's quote above reads, "Adversity causes some men to break; others to break records." I'm proud to say that this is a Company of individuals who fall into the latter category. I'm proud of all of you who not only continued your hard work and dedication these past two years but who made the decision to thrive during trying times. So now that you're faced with the challenge of making it three in a row, I know you can do it. Make sure you know it, too.

I feel so fortunate knowing I'm part of a company that has proven it can face anything, and I hope you feel the same way. I hope we use this amazing momentum we have going into 2022 and do everything we can to keep it strong. I hope we're all inspired by knowing that at AIL-NILICO, every year can be the best year ever. We just have to commit ourselves to making that happen.

Thank you again for an incredible year. I look forward to seeing what we can do in the coming months, and I can't wait for another record-breaking year. 🍷

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MAY 3-6, 2023

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